



# VIEWPOINT

MEMBER NEWSLETTER

APRIL 2006

**DIRECTORY**

ActionLine,  
Call Center,  
and 24-Hour Rate Line  
(714) 755-5900

Outside the "714" area  
Call Toll Free  
(888) 354-OCCU  
(888) 354-6228

LoanLine  
(714) 755-5900, press 2

Loan FAX  
(714) 755-0443

Auto-Buying Service  
(714) 755-5900 ext. 7595

Investment Services Division  
(714) 755-5900 ext. 7591

Insurance Services  
(714) 755-5900 ext. 7596

Mortgage Lending  
(800) 506-5070

Web Site  
www.orangecountyscu.org

CU Service Centers  
(888) 287-9475

CO-OP ATM Network  
www.co-opnetwork.org

**Branches**  
Anaheim

2390 E. Orangewood Ave.

Buena Park  
6591 Beach Blvd.

M-F 8:30 a.m. - 5:00 p.m.  
Sat Closed

Fountain Valley  
18287 Brookhurst Street

Fullerton  
1469 S. Harbor Boulevard

Lake Forest  
23778 Mercury Road  
M-F 10 a.m. - 7 p.m.  
Sat 9 a.m. - 2 p.m.

Long Beach  
5555 Stearns St., Ste. 106  
M-TH 9 a.m. - 5 p.m.

Fri 9 a.m. - 6 p.m.  
Sat 9 a.m. - 2 p.m.

Mission Viejo  
28221 Marguerite Parkway

Santa Ana  
1721 E. St. Andrew Place

Santa Ana  
856 N. Ross Street  
M-F 9 a.m. - 6 p.m.  
Sat 9 a.m. - 2 p.m.

All branches are open  
M-F 9 a.m. - 7 p.m.  
Sat 9 a.m. - 2 p.m.  
except as noted above.

**Straight Talk About Home Loans**

**ASK YOUR CREDIT UNION LOAN CONSULTANT**

If you're about to buy a new home, or want to refinance an existing mortgage, come and talk with one of our Loan Consultants. They'll carefully explain the products we offer and help you choose the one that's right for you.

- 5, 7, 10, 15, 20, and 30-year fixed rate loans
- 1, 3, 5, and 7-year adjustable rate loans
- Home Equity Loans
- Home Equity Lines of Credit
- First-time homebuyer loans
- Bi-weekly payment options

**Many Ways to Save**

- **Automatic Payments** – The Credit Union offers members a discount for automatic payments from an Orange County's Credit Union checking account – a 1/4% on a 7/1 ARM and a 1/8% on a 15-year fixed-rate mortgage. You can rest assured that your payment will be made on time each month without having to write a check, mail a payment, or go to a branch.



- **Bi-Weekly Payments** – The option to pay bi-weekly is available at no cost. Typically other lenders charge up to \$500. With bi-weekly payments, your payments are credited twice each month, reducing your principal every two weeks which reduces the total interest paid over the life of your loan and the overall term of your loan. For example, a 30-year mortgage can be paid off in as little as 24.3 years with bi-weekly payments.\*

While housing prices remain incredibly high, continued low interest rates and new loan programs can still make home-buying a reality. Talk to a Mortgage Consultant today about your best choice for a loan. They're available in the branch or by phone. To find out more about our great rates and great service call our Mortgage Lending team at (800) 506-5070. Or visit us online at [www.orangecountyscu.org](http://www.orangecountyscu.org).

\*Results may vary.

**The Credit Union Difference**

**FINANCIAL EDUCATION IS GOOD FOR EVERYONE**

Beginning this spring, Orange County's Credit Union will pilot a new program in our Ross Street and St. Andrew branches. The program, Promesa Latina (the Latin Promise), is geared to the needs of the County's growing Spanish-speaking population.

*Continued on back page*

**Don't Miss These Great Rates**

**APRIL SPECIALS**

**7-MONTH TERM SHARE  
CERTIFICATE**

**4.467%<sup>APY\*</sup>**

**\$1,000 minimum**

**OPTIMUM PLUS  
MONEY MARKET ACCOUNT**

**3.40%<sup>APY\*\*</sup>**

**\$40,000 minimum**

Be sure to visit our Web site frequently, or call us at (888) 354-6228, to get the latest updates on **special rates** for a variety of term share certificate terms and balances!

\*APY is Annual Percentage Yield. There may be a penalty for early withdrawal. Rates and terms subject to change.

\*\*APY is Annual Percentage Yield. This is a Tiered Account with minimum balance of \$40,000 required. Balances below \$40,000 will earn the regular Money Market rate. Rates and terms subject to change.



## BOARD OF DIRECTORS

FRED BRANCA  
Chair

CAROL GANDY  
Vice Chair

DAN DILLON  
Secretary

WALT KRAUSE  
Treasurer

GARY BURTON

CHRIS CHASE

MIKE JENSEN

DICK KATAOKA

DAN LUCAS

## SUPERVISORY COMMITTEE

VICTORIA BEATLEY  
Chair

MAUREEN LI

GAYLAN HARRIS

## LOAN COMMITTEE

BART BARTLETT

DEVIN BAKER

ORANGE COUNTY  
GROUP, INC.

*A wholly-owned subsidiary of  
Orange County's Credit Union*

BOB GEGGIE  
Chair

FRANK COURTNEY  
Vice Chair

FRED BRANCA

CAROL GANDY

FRANK KIM

## Sand Dollar and Pacific Savings Accounts

### SAVING MADE EASY FOR KIDS AND GRANDKIDS!

Now's the time to teach your younger family members about saving! Whether you're a parent, grandparent or you have a child in your life that you care about, just stop by one of our branches and sign them up for the **Sand Dollar Savings Club**, designed especially for kids ages 12 and under. The Club features a savings account free of monthly service fees, a \$5 opening deposit, and an optional ATM card for making deposits. And, the kids will love all the club extras:

- Dividends earned once the account balance grows to \$100
- Prizes awarded for each in-branch deposit, with a special gift once the account reaches \$500
- FREE Sand Dollar t-shirt for all new members
- Colorful, kid-friendly statements
- Special events, games, and educational activities for all Club members

Members automatically graduate into a **Pacific Savings** account in June following their 13th birthday. Youth ages 13-17 can open a Pacific Savings or Checking account. It only takes \$5 to open! The Pacific Savings account features:

- No monthly service fee – the account is Free!
- FREE ATM card for deposits and withdrawals
- Earn dividends at the Pacific Savings dividend rate after your balance grows to \$100
- Quarterly statements (or monthly if your account has electronic or ATM transactions)

A **Pacific Checking** account can be opened with only \$100 and includes:

- No monthly service fee – the account is Free!
- Choice of ATM card or Debit MasterCard® — both are Free!
- FREE first order of checks
- Monthly statements

Both accounts offer incentives for savings and educational activities to provide financial information and promote financial responsibility. Surf on into one of our conveniently located branches and start saving today! Call (888) 354-6228 or visit [www.orangecountyscu.org](http://www.orangecountyscu.org) for more information.

The Pacific Checking account requires an adult as the account's joint legal owner, with the teen (ages 13-17) acting as the primary account holder. Valid California ID card or driver's license required for Pacific Checking. Teen must pass online exam prior to opening Pacific Checking account.

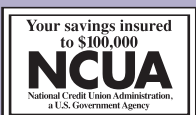


## FIND MORE DEDUCTIONS AND RECEIVE THE BIGGEST REFUND POSSIBLE

Confidently file your taxes with TurboTax® Online<sup>SM</sup>. It's the easiest way to do your taxes and the quickest way to get your refund.

- No surprises – Find more deductions so you can receive a larger refund
- No forms – We fill out the forms for you
- No math – We do all the calculations, with 100% guaranteed accuracy
- No long waits – Get your refund in as few as 10 days with direct deposit and e-file
- No worrying – Enjoy peace of mind knowing your tax data is protected

Begin your taxes today and finish quickly. Visit our Web site at [www.orangecountyscu.org](http://www.orangecountyscu.org).



**Credit Union Exclusive****FLEET PRICING AT PARTICIPATING AUTO DEALERS**

Throughout April, Orange County's Credit Union members can get hagggle-free fleet pricing discounts on new vehicles. Follow the steps below to see how easy auto buying can be.

1. Make an appointment with a participating dealer. Mention you are an Orange County's Credit Union member requesting special fleet pricing.\*
2. Make a personal visit to the dealership to select the vehicle of your choice.
3. Complete the loan documents right at the dealership! The dealership is set up to work directly with Orange County's Credit Union. Your loan documentation will be sent directly to the Credit Union for funding.

This offer is available to all Orange County's Credit Union members during the month of April. Remember to identify yourself as a member of the Credit Union. For more information, contact Cicely Biggers at Orange County's Credit Union at (714) 797-8682 or visit our Web site at [www.orangecounty SCU.org](http://www.orangecounty SCU.org)

\*Fleet pricing is specially discounted pricing on specific vehicles the dealership is able to offer a customer. Some makes and models are exempt from fleet pricing due to limited supplies.

**WIN \$500 IN GAS!**

***Purchase a car in April through our Participating Dealer Program for a chance to win!\****

\*Official Contest Rules: One prize of \$500 in gas will be awarded from all entries as of April 30, 2006. Chance of winning depends on number of entries. No purchase necessary to enter drawing. One entry per person please. Must be 18 years of age or older to win.

**Participating Dealers**

**Family Honda**, Rancho Santa Margarita  
Gearn Burns (949) 713-2000

**Hardin Honda**, Anaheim  
Eric Turner, Michelle Londre,  
Bob Beck (714) 533-6200

**Weir Canyon Honda/Acura**, Anaheim Hills,  
Frank Champion (562) 787-3739

**Buena Park Honda**, Buena Park  
Mike Castro (714) 690-8455

**Family Toyota**, San Juan Capistrano  
Fred Sveda (949) 395-0692  
Scott Lacey (949) 842-4452

**Toyota of Rancho Santa Margarita**,  
Rancho Santa Margarita, Luis Castro  
(949) 766-2064 or (949) 456-6277

**Toyota of Orange**, Orange  
Robert Householder, Pete Weston,  
Rick Nemeth (714) 639-6750

**Power Irvine Toyota**, Irvine  
Tony Ramesh (949) 768-3119 ext 1039

**Selman Chevrolet**, Orange  
Jason Holley, Dave Martinez,  
Mike Bradley (714) 633-3521

**Weir Canyon Chevrolet**, Anaheim Hills  
Jane Swenson, Ray Alvarez, Tommy Edrisi  
(714) 283-5400

**Connell Chevrolet**, Costa Mesa  
Eddie Cuadra, Thi Cu,  
Brig Rodriguez (714) 546-1200

**Guaranty Chevrolet**, Santa Ana  
Mike Gertz, Jeff Spalding, Louie Merced  
(714) 973-1711

**Nissan of Garden Grove**, Garden Grove  
Kal Pouncey, Mia Navarro, Trish Tran,  
Julio Rodriguez (714) 537-5838

**Family Nissan**, Rancho Santa Margarita  
Robert Marshall, William Nared  
(949) 888-2228

**ANNUAL MEETING AND ELECTIONS**

Orange County's Credit Union's Annual Meeting will be held Wednesday, June 21, 2006, at 5 p.m. at the Embassy Suites Hotel, 1325 E. Dyer Road, Santa Ana. Elections for three open Board of Directors seats and one Supervisory Committee seat will take place at the meeting.

Nominations can be made by petition. No nominations can be made at the annual meeting. The three Board candidates and one Supervisory Committee candidate receiving the most votes will be elected.

Petitions are available at any branch and must be signed by at least 784 primary members (1% of the Credit Union membership). The Secretary of the Board, in care of the Credit Union, must receive the petitions no later than 4 p.m., Friday, May 12, 2006.

# COMMUNITY CORNER

## CALIFORNIA YOUTH INVOLVEMENT SCHOLARSHIP

The California Youth Involvement Network will award four \$500 scholarships to Credit Union members who are seniors in high school or college students under 25 years of age. To apply, each student must write an essay titled: "How will financial responsibility impact your future and how can credit unions help you achieve your financial goals?" The essay must be received by Orange County's Credit Union no later than April 28. A resume of community service and/or extracurricular activities is also required. For eligibility requirements, essay specifications, and judging information, e-mail Leticia Mata at [lmata@orangecountyscu.org](mailto:lmata@orangecountyscu.org), or call Orange County's Credit Union, (888) 354-6228, ext. 7440 for information.

## BEAT YOUR RATE WINNER

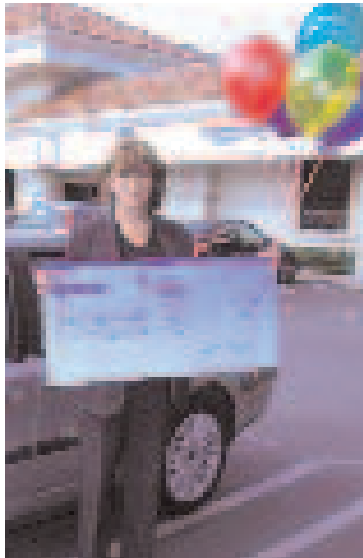
When Patricia Cahill, Ross Street Branch member, wanted to finance her second auto loan through Orange County's Credit Union she never dreamed she'd win \$1000! She took the Beat Your Rate Challenge and her name was drawn as our winner! Congratulations Patricia!

You can also take our Beat Your Rate Challenge! If you financed your auto loan somewhere else, you may be paying too much. If we beat the rate you're currently paying, you'll receive:

- A lower monthly payment
- The chance to win \$1,000 in our Beat Your Rate Challenge Drawing
- A FREE stainless steel travel mug\*

\*Free travel mug with each loan refinanced from another lender. Travel mug offer good through promotional period and while supplies last.

**Official Contest Rules:** One cash prize of \$1,000 will be awarded from all entries as of June 30, 2006. Chance of winning depends on number of entries. No purchase necessary to enter drawing. One entry per person please. Must be 18 years or older to enter.



## The Credit Union Difference *Continued from page 1*

A key component of Promesa Latina is financial education that will help members manage a bank account and learn and understand the basics of a credit score. The goal of the program is to ultimately develop a credit rating for the purpose of auto or home ownership.

As a credit union, one of our primary purposes is to serve people in every walk of life. Promesa Latina is one of the many ways in which we demonstrate the credit union difference and show how credit unions help everyone in the community.

## Grand Prize Winner Announced! PAY FOR YOUR PURCHASE SWEEPSTAKES

Members who used their Debit MasterCard® from September 1, 2005 through January 31, 2006 were automatically entered to win all their purchases paid for a month!

Congratulations to our recent winners!



**\$1,000 Grand Prize Winner:** Kathryn Stow

**\$250 Monthly Winners**  
Mia Delgado – December  
Aaron Felix – January

### **\$100 Weekly Winners:**

Ronald McCracken	Mihaela Sabo
Sheryl Williams	Shawn Isbell
Anthony Soriano Jr	Jeffrey Hairston
Mario Epigmenio	Michael Gracey
Jonathan Larson	

## What's New

### INSURANCE UPDATES

We've made it easy to update your auto or homeowners insurance information right on our Web site. If you have a change in policy or are asked to verify your coverage, you can do so simply by logging on to [www.orangecountyscu.org](http://www.orangecountyscu.org) and selecting Products and Services, then Insurance.

### IRA INSURANCE INCREASED TO \$250,000

The National Credit Union Administration (NCUA) increased federal share insurance coverage for retirement accounts to \$250,000, effective April 1, 2006. The new insurance coverage applies to Traditional, Roth, and SEP IRA savings and term certificate accounts.

Now you can consolidate all your IRA balances at the Credit Union or grow your retirement funds beyond \$100,000 with the peace of mind that your accounts are federally insured up to \$250,000.

Don't forget you have until April 17 to open an IRA or contribute to your IRA for tax year 2005.