

Featured Rates

JULY SPECIALS

**13-MONTH
TERM SHARE
CERTIFICATE**

5.40%_{APY*}

\$1,000 MINIMUM

New funds not already on deposit with the Credit Union are needed to open this certificate.

**OPTIMUM PLUS
MONEY MARKET
ACCOUNT**

5.01%_{APY}**

\$250,000 MINIMUM

4.26%_{APY}**

\$100,000 MINIMUM

3.41%_{APY}**

\$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 savings, money market, and term share certificate terms and balances!

*APY is Annual Percentage Yield. New funds not already on deposit with the Credit Union are needed to open this certificate. There may be a penalty for early withdrawal. Rates and terms subject to change.

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How To Trim Your ATM Fees

MORE TRULY FREE ATMS

Americans spent more than \$4.3 billion in withdrawal fees last year for using ATMs not owned by their own bank, per a recent bankrate.com survey. The average cost for each use? \$2.91! That includes two separate fees – one from their bank and one from the bank that owns the ATM used, commonly referred to as a surcharge.

Being a member of Orange County's Credit Union means having access to 25,000 surcharge-free CO-OP Network ATMs nationwide. There are 392 in Orange County/Long Beach and over 1,500 in Southern California. That's more than any of the big banks can claim.*

Avoid Unnecessary ATM Fees

- Learn where Orange County's Credit Union and CO-OP Network ATMs are located near work and home and use them whenever possible.
- Use your debit card to take out extra cash when you make a purchase. Most merchants don't charge a fee and if they do, it's likely to be less than a withdrawal fee at another bank ATM.

To find a CO-OP Network ATM near you, including over 5,000 at 7-Eleven stores, visit our Web site or call (888) SITE CO-OP.

*Orange County's Credit Union – 392; Bank of America – 184; Wells Fargo – 132; Washington Mutual – 70. Numbers presented are for ATM locations in Orange County, Long Beach, Lakewood, Cerritos, and Signal Hill and were found at bofa.com, wells Fargo.com, wamu.com, and co-opnetwork.org February 7-10, 2006.



Coinstar Machines

**FIND ONE IN
YOUR BRANCH**

Coinstar's self-service kiosk is easy and fun to use and now available in each Orange County's Credit Union branch. Just pour in your jar of mixed coins and watch them add up. Coinstar accurately counts up to 600 coins per minute. The display will provide a running total by coin denomination and when completed, you'll get a voucher to redeem for cash with a teller. The coin counting fee is 8.9 cents per dollar counted.

There is no fee for Platinum members or for members under age 18. And, you'll pay no fee when you turn your coins into a pre-paid gift card offered by several national retailers.

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
1802 Ximeno Avenue

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.

BOARD OF DIRECTORS

FRED BRANCA
Chair

CAROL GANDY
Vice Chair

DAN DILLON
Secretary

WALT KRAUSE
Treasurer

GARY BURTON

CHRIS CHASE

MIKE JENSEN

DICK KATAOKA

FRANK KIM

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



25,000 Free ATMs Nationwide

Business Services

TOOLS FOR FINANCIAL SUCCESS

"People helping people" is the fundamental philosophy on which credit unions were built. Orange County's Credit Union has expanded that philosophy to include "business helping business." More businesses are discovering that credit unions have some important characteristics not always found at other financial institutions, such as personal service and member advocacy. Members know the people at their credit union care about them and their business.

Along with a service commitment, you can expect a variety of programs and business services design to meet your unique needs. Our member-focused staff will be here to assist you personally, and answer any questions you may have.

Savings and Checking – Business Checking, Savings, and Money Market accounts

Loans – Business Rewards VISA®; Secured Installment Loans; Commercial Real Estate Loans and Lines of Credit

Convenient Access, Anytime, Anywhere – Nine branches and growing; extended hours until 7 p.m.

Monday thru Friday, and 2 p.m. on Saturday, at most

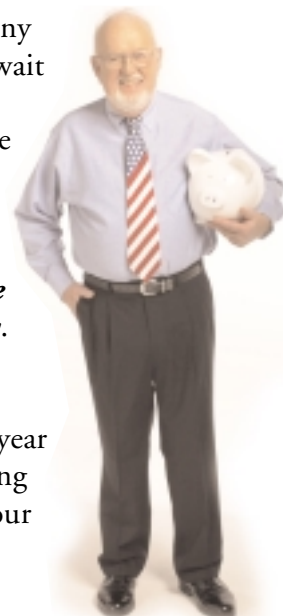
locations;
25,000 FREE CO-OP Network ATMs nationwide; plus free Online Banking and Bill Payment, and 24-hour telephone account access.

For more information, call our Business Services department at (888) 354-6228, ext. 7437.

Prepare For Retirement

IRAs AREN'T JUST FOR TAX TIME

If you're like many Americans and wait until just before April 15 to make that full IRA contribution, you're missing out on the *Time Value of Money*. Regular contributions throughout the year and compounding interest mean your balances grow more over time.



Increased Insurance Coverage for your IRA

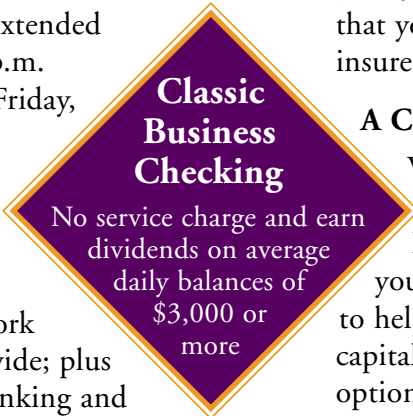
Effective April 1, the NCUA has increased federal share insurance coverage for retirement accounts to \$250,000. The new Insurance coverage applies to Traditional, Roth, and SEP IRA savings and term certificate accounts.

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.

A Comprehensive Resource

Visit the IRA page of our Web site and click on **Retirement Central**. There you'll find a wealth of information to help you identify, plan, and capitalize on your best retirement options.

- Retirement Planning Tools
- Calculate Retirement Needs
- Life Stage Choices
- Open an IRA



When Looking For A Home Loan

THINK OF YOUR CREDIT UNION FIRST

Finding the right home financing is one of the most important decisions most of us will ever make. Whether you're upgrading to a bigger home, ready to refinance, or a first-time home buyer, we offer a variety of home loans to meet your specific needs. Fixed-rate, adjustable-rate, or interest-only loans – our loan consultants can provide trusted advice and help in choosing the best loan for you.

If you like to do research on your own, our Web site is full of product descriptions, current rates, and educational resources such as finding a lender, buying a home, or selling your home.

Member Discounts and Rewards

We want to make sure you're aware of all that we offer to help you save on your home loan costs. Automatic payments provide a savings of up to a 0.25% off your rate on select loan types. And, the

option to pay bi-weekly is available at no cost. Typically, other lenders charge up to \$500. A 30-year mortgage can be paid off in as little as 24.3 years with bi-weekly payments.* Plus, loan balances of \$50,000 or



more receive Platinum level membership rewards:

- Free Checking and Checks
- 0.25% Rate Discount on Auto and Personal Loans
- Unlimited Free ATM transactions at any ATM**
- Free Online Banking and Bill Pay***
- Free Money Orders, Travelers and Cashiers Checks, Domestic Wire Transfers

We're committed to making homeownership a reality for all our members. Our loan consultants, who are employees of the Credit Union, are available in the branch or by phone to carefully explain the products we offer and help you choose the one that's right for you. Call us at (800) 506-5070.

* Individual results may vary.

** Surcharge from another financial institution may apply

*** If Online Bill Payment is not used for 90 days consecutively, a \$4.95 per month fee applies

Online Banking and Bill Pay

ARE ONLINE SERVICES RIGHT FOR YOU?

Some members like to visit our branches to make deposits, get cash or manage their accounts. Others enjoy the convenience and control of 24-hour banking via our Web site.

With online banking, you can track account activity, transfer funds between your accounts, and receive your statements electronically. You can also conveniently re-order your Credit Union checks online.

Pay your bills online, free of charge, to almost any business or person. You decide who to pay and when and we take care of the rest. You won't spend time writing checks or going to the post office for stamps.

Your account information is protected by state-of-the-art security technology. Two levels of security ensure that your confidential information remains confidential. Account access is controlled by requiring your pre-selected password to identify you; and use of an Internet browser that utilizes a very high level of encryption, or data coding, is required for additional protection.

To begin online banking, visit our Web site and click on "Join Today", or call a Member Service Representative at (888) 354-6228.

New Features Added

Notifications: Set criteria for email messages to be automatically sent to you regarding:

- Account Balance Levels Greater or Less Than Your Specified Amount
- Cleared Checks
- Term Certificate Maturity Dates
- Loan Payment Due and Past Due
- Personal Reminder – create your own message up to 50 characters
- Period Balance Updates – choose the frequency (weekly, twice a month, quarterly, etc) to receive current balances on any or all of your accounts.

Search: Locate a specific transaction or group of transactions associated with any of your accounts within the online history period available.



July 1 – August 31, 2006

AUTO LOAN RATE REDUCED BY 1%*

From July 1 through August 31, 2006, your Orange County's Credit Union auto loan rate will be reduced by 1%* when you finance an auto purchased at Enterprise Car Sales.

Experience "The Enterprise Difference"

- Visit an Enterprise Car Sales office near you
- An Enterprise Car Sales Account Executive will assist you in finding the right car for you from an extensive inventory of late model cars, trucks, vans, and SUVs

To find an Enterprise Car Sales office, call (888) car-sales, or visit them at www.enterprisecarsales.com.

* APR is Annual Percentage Rate. As of 6/19/06, the regular rate on used autos up to 66 months is as low as 6.19% (5.19% with 1% off offer) with premium credit and 100% financing, and is good through 6/30/06. After 6/30/06, please call for current rates. The approximate payment per \$1,000 at a discounted rate of 5.19% on a used auto purchased through Enterprise with a 66-month term is \$17.46. All rates include 0.25% discount for automatic payments from an Orange County's Credit Union checking account and 0.25% discount for Platinum status. Loans without automatic payments will be 0.25% higher. Offer good on up to 100% financing. Longer terms of up to 72 months are also available. Call for rates. Minimum loan amount for 1% off rate offer is \$5,000 and auto must be purchased thru an Enterprise office. Financing is available up to 120% of the MSRP or Retail Blue Book of the vehicle. Certain restrictions apply. Rates subject to change. Offer expires August 31, 2006.

Help Minimize Your Risk

PROTECT YOUR IDENTITY

One evening, you sit down to pay your monthly bills. You write the checks, toss the statements in the trash and put the container out on the curb for the morning's trash pick-up. While you sleep, "dumpster-divers" go through your trash looking for the papers you've thrown away. They discover a gold mine of information that can be used for fraudulent purposes—your name, address, phone number, utility service account numbers, credit card numbers, and your Social Security number.

While there's no guarantee that your identity will never be stolen, there are a few steps you can take to minimize the risk:

- Do not give out your Social Security number to people or companies that you do not know. Before disclosing any personal information, make sure you know why it's required and how it will be used.
- Shred information you no longer need that contains personally identifiable information and account numbers. For example, credit card receipts, billing statements and pre-approved credit offers should be shredded before you discard them.
- Guard your mail from theft. Promptly remove your incoming mail from your mailbox and place outgoing mail in post office collection boxes. e-Statements are a safe way to view your credit union statements on our secure Web site instead of receiving paper statements in an unsecured mailbox.
- Keep the personal information you have at home and at work in a safe place.
- Do not carry extra credit cards, your birth certificate or passport, or other cards that display your Social Security number in your wallet or purse, except when necessary.
- Create unique passwords and personal identification numbers (PINs) and avoid using easily available information such as mother's maiden name, date of birth, or the last four digits of your Social Security number.
- Get a copy of your credit report annually from each of the three major credit reporting agencies. These reports are available to you at no cost, once per year, and may be requested online via our Web site or directly at www.annualcreditreport.com. Review the reports to be sure no one else is using your identity to open new accounts or to use your existing accounts.

If You're A Victim

Contact the fraud departments of the three major credit bureaus. Request that a "fraud alert" be placed on your file and include a statement that creditors must get your permission before any new accounts are opened in your name. Get a copy of your credit report from each credit bureau so that you can dispute any inaccurate information. Check your reports at least every six months.

The three major credit bureaus are:

Equifax

Order Credit Report:
800-685-1111
Report Fraud:
800-525-6285
www.equifax.com

Experian

Order Credit Report:
888-397-3742
Report Fraud:
888-397-3742
www.experian.com

Trans Union

Order Credit Report:
800-888-4213
Report Fraud:
800-680-7289
www.tuc.com