

Featured Rates

OCTOBER SPECIALS

**13-MONTH
TERM SHARE
CERTIFICATE**

5.50% 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

3.76% 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.

**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.

Have You Heard The News?

**CREDIT UNIONS RANK AMONG
TOP IN VALUE AND SERVICE**

In the latest consumer satisfaction survey conducted by Forrester Research, U.S. consumers have ranked credit unions tops in value and service, while giving a "below-average" ranking to major banks.

The research, conducted by Cambridge, Mass.-based Forrester Research Inc., asked consumers to rate their primary bank, investment firm, and insurer on two categories: value delivered and service provided.

It analyzed the ratings for 30 different financial institutions. Credit unions were rated in general.

"We found that credit unions were on



top of the list in both categories," said Bruce D. Temkin, author of the research along with Eric M. Dolan and Peter Hult.

"At the other end of the spectrum, large national banks received below-average scores on most of the criteria," said Temkin in an executive summary of the research.

Membership Rewards

YOU'RE A V.I.P. IN OUR EYES

There's a reason why credit unions rank high among consumers. We give you more, that's why! Your "VIP" status is determined by your family's combined household balances in loans and deposits.

- Patron Level: less than \$5,000 in deposits/loans
- Premier Level: \$5,000 to \$49,999 in deposits/loans
- Platinum Level: \$50,000 or more in deposits/loans, or 20-year membership

If you haven't opened a free Sand Dollar Savings Club account for your kids, a free Pacific Checking account for your teenager, a Home Equity Line of Credit for home improvements, or an Auto Loan for your own pleasure, do so today. They all count toward your household's combined balances. And the rewards are many. All members receive FREE checking and checks with direct deposit; FREE ATM access at 25,000 CO-OP Network ATMs nationwide; FREE Online Banking, FREE e-Statements and 24-hour telephone transactions. Platinum members receive FREE checking and checks; rate discounts on auto and personal loans; no annual fee on HELOCs; unlimited FREE transactions at any ATM*; FREE money orders, travelers cheques, cashiers checks, and more!

*Surcharge from other financial institutions may apply.

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

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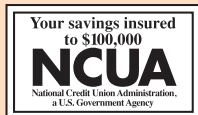
ORANGE COUNTY GROUP, INC.
*A wholly-owned subsidiary of
Orange County's Credit Union*

BOB GEGGIE
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FRANK COURTNEY
Vice Chair

FRED BRANCA

CAROL GANDY



25,000 Free ATMs Nationwide

Sign Up Today!

E-STATEMENTS ARE CONVENIENT AND MORE SECURE THAN PAPER

e-Statements are a fast and easy way to view your Credit Union statements on our secure Web site instead of receiving paper statements in an unsecured mailbox. Mailbox theft is not uncommon so why take the chance that someone might find your personal financial information in your own home mailbox?

- e-Statements are FREE!
- Can be viewed conveniently and securely online
- Access archived statements back to October 2000

To take advantage of e-Statements, log on to your account via Online Banking using your member number and Internet banking password. Once logged in, click on the Online Services icon and then click the Enter button in the e-Statement section. It's that easy!



Enhanced Login Security

ONLINE FRAUD PROTECTION EVERYDAY, EVERYWHERE!

Online banking is one of the most convenient features offered by the Credit Union. And we know that your security is as important to you as it is to us. In order to keep our members' online banking experience at the most secure level we've implemented an additional layer of security to protect you from fraud, called Enhanced Login Security. This is a free service offered by the Credit Union for our members that protects your identity from whatever computer you're using, whether at home, at the office, or on the go. It identifies you as the true "owner" of your accounts by recognizing not only your password, but your computer as well. If your computer isn't recognized by us - you've logged in from a public computer or one you haven't used before - we'll ask you challenge questions as an additional line of defense to prevent unauthorized access. Your identity is protected, and your peace of mind. Sign up once at your computer, set up your "challenge questions," and you're all set. It's that simple - the next time you login it's business as usual. And the rest of your online banking experience will remain exactly the same.

Following are answers to some questions you may have about Enhanced Login Security.

Q: Is there a cost to sign up?

A: No cost to you at all. The Credit Union is implementing this security measure as a service to our members.

Q: Is it a complicated process to sign up?

A: No. From your home computer: login, select User Options, then click on Enhanced Login Security and follow the prompts. You only have to set it up one time.

Q: Do I have to change the password that I currently use for my online banking session?

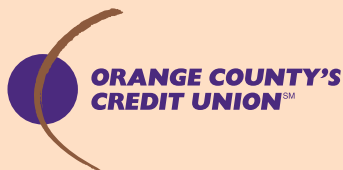
A: No, this will not affect your password. When you submit your password, it is compared with the password we have stored in our secure data center. If you want to change your password or you're signing up for online banking for the first time, don't use easy-to-guess passwords such as birth date, first name, pet name, address, phone number or social security number.

Q: How does Enhanced Login Security work?

A: The privacy of communications between you (your browser) and our servers is ensured via encryption. Encryption scrambles messages exchanged between your browser and our online banking server. Enhanced Login Security will:

- Defend against identity theft and fraud.
- Provide added security from any computer, wherever you are.
- Make it easy for you with one-time sign-up and convenient access.

For more information on Enhanced Login Security please call (888) 354-6228 or go to www.orangecountyscu.org and select Online Banking from the Product and Services menu.



Orange County's Credit Union Debit MasterCard®

CONVENIENT, PRACTICAL, AND SECURE DURING THE HOLIDAYS

As the holiday season approaches, keep in mind this is typically the time of year when people begin to pile on credit card debt. If you have this tendency, you might want to trade in your credit card for an Orange County's Credit Union Debit MasterCard®.

Each time you use it, the money is automatically withdrawn from your checking account, as if you had written a check. This can help you keep on track with your budget. When using your card more often, be sure to balance your checking account frequently.

Orange County's Credit Union's Debit MasterCard® is accepted wherever you see the MasterCard® logo. However, instead of receiving a credit card bill, the money will be deducted directly from your checking account. In addition, you can conveniently use the Debit MasterCard® to withdraw money from ATMs or at the point of sale. By using

your debit card, you don't have to carry large amounts of cash, spend time writing checks, or find a bank to cash them.



While traveling abroad during the holidays, the exchange rates will lean in your favor if you use your card at an ATM. The rates are generally much better than those in commercial banks and at a bureau-de-change.

New security feature available for online shopping

Now shop online with your Debit MasterCard® with added peace of mind with Orange County's Credit Union Debit MasterCard® SecureCode™. It's a complimentary security service to help protect against unauthorized use of your account when you shop online at "participating" merchants. Just like using your PIN at an ATM, all you do is enter your private SecureCode during your online checkout. Once your identity is confirmed, your purchase is complete. It's fast, easy, and provides additional security! Register your card today online at www.orangecountyscu.org.

In addition, you're protected from unauthorized use should your debit card become lost or stolen. You should report it missing as soon as you realize it's gone.

For more information about the Debit MasterCard® or to apply for one, contact a Member Service Representative at (888) 354-6228.

Direct Deposit

YOUR MONEY WILL BE HERE EVEN IF YOU'RE NOT!

Spend your lunch hour enjoying lunch, not waiting in a teller line! Sign up for direct deposit and your paycheck, retirement funds, or social security will be automatically credited to your account every payday. You'll earn dividends on your funds immediately, and your money is accessible from almost any ATM nationwide. If you're going out of town for the holidays your money will be there, ready for you to use. It's another Orange County's Credit Union member advantage!

Benefits of Direct Deposit

- Save Time! No more running to a branch to deposit your check
- Convenient to sign up - online or in a branch
- Save Money! You begin earning dividends immediately in your checking or savings account
- Peace of Mind! You know your money will be available when you need it

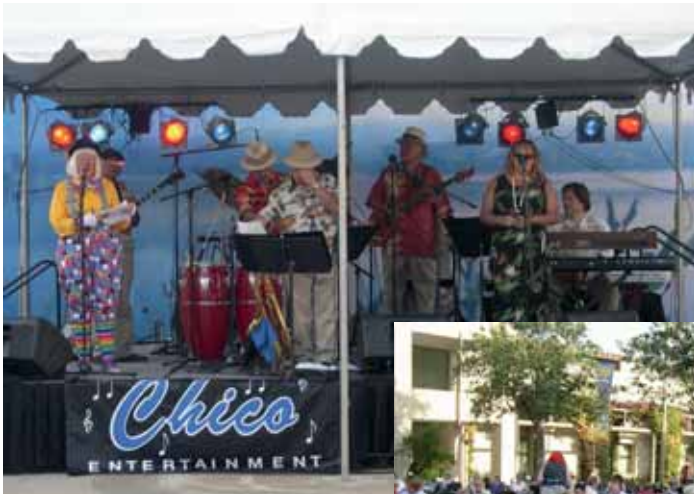
For more information or to sign up go online at www.orangecountyscu.org or visit any Orange County's Credit Union branch.



COMMUNITY CORNER

CONCERTS IN THE PARK

Orange County's Credit Union was a proud sponsor of Summer Concerts in the Park series in the cities of Fountain Valley and Mission Viejo. The four concerts were presented free to the community on Thursday and Friday evenings in July and August. The Credit Union provided refreshments and gifts to those who stopped by our table.



Judith Back

BEAT YOUR RATE WINNER

Judith Back was pleased and excited to be picked as the \$1,000 winner in our Beat Your Rate contest. Judith is from the Stadium Branch. 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 December 31, 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.