

**Cerritos Office:** 13304 East Alondra Blvd., Cerritos, CA 90703 – 562-229-9181 – Fax 562-404-3808  
**Valencia Office:** 27220 Turnberry Lane, Suite #100, Valencia, CA 91355 – 661-775-8042 – Fax 661-775-0783  
**Monterey Park Office:** 1100 Corporate Center Dr., Suite #101, Monterey Park, CA 91754 – 323-269-5055 – Fax 323-266-6165  
**San Dimas Office:** 188 East Arrow Hwy, San Dimas, CA 91773 – 909-447-8820 – Fax 909-447-8830

## Upcoming 33<sup>rd</sup> Annual Membership Meeting & Board Election @ Almansor Court

700 S. Almansor St.  
Alhambra, CA 91801



All members are cordially invited to **POPA Federal Credit Union's Annual Membership Meeting and Board Election on Thursday, March 18, 2010** – Dinner will be served at the meeting and door prizes will be given away. **Dinner starts at 5:30 PM and the meeting will begin at 6:00 PM promptly.** If you plan to attend, please call the POPA office nearest

you to RSVP (only account holders are invited). **All of our offices will be closing at 3:00 PM that day in preparation for the annual meeting.** Please make arrangements to visit and/or call our offices beforehand. We apologize for any inconvenience this may cause you. **The incumbents running for re-election at this year's annual meeting are Victor Sotelo (Security Officer) and Barney Villa (Secretary).** If you are interested in serving as a volunteer member of the Board of Directors, please review the Credit Union's election policy below. *Board members have a fiduciary responsibility to their membership. Each board member is charged with ensuring the safety and soundness of the Credit Union. They must be able to assess the financial condition of the organization and question what they do not understand or are unclear.* The duties and responsibilities will be clearly stated and given to prospective board members at the time of their petition submission. **Your petition must be filed with the Election Nominating Committee by February 15, 2010.**

1. Must be an active member of the Credit Union.
2. Must be a member in "good standing" for at least three years.
3. Petitions must be filed between the 1<sup>st</sup> and 15<sup>th</sup> of the month prior to the annual meeting – From February 1, 2010 to February 15, 2010.
4. Petitions must include a written statement providing background information of the prospective board member and the position applying for. This information will be made available to the membership prior to the election.
5. Background information of most interest includes: professional background; education; prior service on a board of directors; and any special skills in the areas of finance, business, marketing/public relations, legal, technological, fund raising, etc.
6. Petitions must be filed at one of the four POPA FCU offices – Cerritos, Monterey Park, San Dimas or Valencia.
7. Nominations from the floor will not be accepted during the annual meeting.

### Latest News

#### Credit Union Hours

Monday – Friday  
8:30 AM – 4:30 PM

#### 24/7 Phone Automated Teller

800.910.2824

#### Branch Network (for locations near you)

800.919.2872 or  
[www.cuswirl.com](http://www.cuswirl.com)

#### ATM Network (for locations near you)

888.748.3266 or  
[www.co-opnetwork.org](http://www.co-opnetwork.org)

#### ATM & Debit Card Lost/Stolen

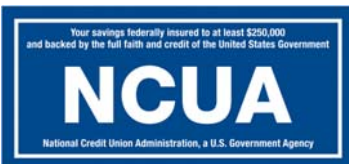
800.454.9773

#### VISA Card Lost/Stolen

800.453.4270

#### Closing Dates

Presidents' Holiday  
Monday, February 15, 2010



## Reminder: Regulation D and How it Affects your Account Transactions

POPA FCU is **only allowed** to clear a **maximum of six (6) transactions per month on your regular savings account(s)**. These transactions include: **audio response (not including checks to the account holder), overdraft transfers to cover checks, telephone or fax requests, home banking, ACH or EFT.**

**Share/draft checking accounts are not included in this requirement.** Please conduct your financial transactions through your checking account in order to avoid any complications. **Once the maximum amount of transactions (6) has been attained, all future transactions made through your savings account within the same month will stop.** This means you **WILL NOT** be able to make any additional transfers unless you do so within the options given under *"unlimited transactions."*

**"Unlimited transactions" conducted through your savings account(s) are allowed in these circumstances:** ATM, in person office visits (this includes visits to shared branches), checks mailed to the account holder, requests by mail/messenger, loan payments, and transfers between same accountholder's accounts at Credit Union (mail, messenger, ATM, or in person). If you have any question or need further details regarding Regulation D, please give the POPA FCU office nearest you a call. **Regulation D is being strictly enforced.**



## Information Regarding your 2009 Tax Filing

Worried about your tax return checks?...You can take advantage of direct deposit – the safe, quick, and

easy way to get your refund! When you are preparing your taxes for the 2009 tax year, **please be sure to provide the correct 9-digit routing number and 14-digit checking account number.** The routing number is located on the bottom left of your check and the checking account number is located on the bottom middle of your check, starting with the number eight (8). If you would like your refund to be deposited into your Savings Account, mark "Savings" under "Type" and the account number should be the same as your member number.

If you owe either income or property taxes, our signature loan can make this tax season less taxing for you and your family. Borrow up to \$15,000 and take up to 60 months to repay with a rate as low as 9.95%.\*

## CU Rates

Rates and terms are subject to change without notice. Please call the Credit Union to verify current rates.

Auto Loans – Rates as low as* As of 1/27/10	90%	100%
New - 48 months	3.75% APR	3.75% APR
New - 60 months	4.00% APR	4.00% APR
New - 72 months	4.50% APR	4.50% APR
New - 84 months	5.00% APR	5.00% APR
Used - up to 72 months	4.50% APR	4.50% APR
Debt Consolidation	As low as 8.95% APR	Up to 5 yrs
Signature	As low as 9.95% APR	Up to 5 yrs
Visa & Share-Secured Credit Card	12.00% APR	Rev

\*All rates are quoted on approved credit as Annual Percentage Rates (APRs). Some restrictions may apply. Loan approval is subject to credit and income evaluation. Consumer loan rates may vary, depending on credit worthiness, term, and the amount financed. Rates and terms are subject to change without notice.

### Share Certificates As of 1/27/10

Term	Less than \$25k APY	\$25k+ APY
6 month	0.50%	0.60%

Term	<\$10K APY	<\$50K APY	<\$90K APY	>\$90K APY	>/\$200K APY
12 month	0.85%	0.95%	1.00%	1.05%	1.10%
18 month	1.75%	1.85%	1.95%	2.00%	2.10%
24 month	1.75%	1.85%	1.95%	2.00%	2.10%
36 month	1.75%	1.85%	1.95%	2.00%	2.10%

Share Accounts As of 02/01/10	APY
Regular Shares <\$25K	0.20%
Regular Shares >=\$25K	0.25%
Checking/Share Drafts	0.00%
IRA Shares	0.50%
Club/Sub-Shares	0.20%

**All accounts are federally insured to at least \$250,000 by the NCUA, an agency of the U.S. Government.**

\*APR=Annual Percentage Rate

\*\*APY=Annual Percentage Yield

\*Loan approval is subject to credit and income evaluation. Rates and terms are subject to change without notice.