

Your Membership Matters

1st Quarter 2010

The Newsletter For CBS Employees Federal Credit Union Members

Update Your Beneficiary And Joint Owner Information

The New Year is a good time to make sure all of your beneficiaries and joint owners are correct and up to date.

Please call 818-432-3540 or 323-937-3982 opt. 4 to verify.

Thank you for your cooperation.

FREE ONLINE BILL PAY!

Online Bill Pay at CBS Employees Federal Credit Union is free for our members as long as you pay at least one bill every 30 days.*

With Online Bill Pay, you can

- Make a single payment
- Check payment history
- Schedule payments
- Set up recurring payments
- Add payees
- And more!



Payments are received in 2-3 days and the money automatically comes out of your account on the process day.

Online Bill Pay is safe as it requires a personalized log-in and 128-bit encryption technology. Rest assured, your information is protected.

To sign up, stop by or give us a call! Or, to see a demonstration of Online Bill Pay, go to www.cbsefcu.org.

**If you don't meet this requirement, there's a low \$10 per month fee.*

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 18, 2010

Presidents' Day
Monday, February 15, 2010

Memorial Day
Monday, May 31, 2010

Independence Day
Monday, July 5, 2010

Happy New Year!

The entire staff and Board of Directors would like to wish you and your family a very Happy, Healthy and Prosperous New Year!

Get 1/4% Off An Auto Loan

Save 1/4% off your next CBS Employees Federal Credit Union New or Used Auto Loan.

Refinanced loans do not qualify.
One coupon per loan.

SPECIAL LOAN OFFER!

Save 1/2% Off Your Next CBS Employees FCU Signature Loan.

**To qualify for 1/2% off just write SAVE on your application or attach this coupon. One discount coupon per loan. Cannot be combined with any other coupon. This offer expires June 30, 2010.*

2010 CALENDAR

	S	M	T	W	T	F	S	S	M	T	W	T	F	S
JAN	3	4	5	6	7	8	9	10	11	12	13	14	15	16
FEB	7	8	9	10	11	12	13	14	15	16	17	18	19	20
MAR	7	8	9	10	11	12	13	14	15	16	17	18	19	20
APR	4	5	6	7	8	9	10	11	12	13	14	15	16	17
MAY	2	3	4	5	6	7	8	9	10	11	12	13	14	15
JUNE	6	7	8	9	10	11	12	13	14	15	16	17	18	19
JULY	4	5	6	7	8	9	10	11	12	13	14	15	16	17
AUG	2	3	4	5	6	7	8	9	10	11	12	13	14	15
SEPT	5	6	7	8	9	10	11	12	13	14	15	16	17	18
OCT	3	4	5	6	7	8	9	10	11	12	13	14	15	16
NOV	7	8	9	10	11	12	13	14	15	16	17	18	19	20
DEC	5	6	7	8	9	10	11	12	13	14	15	16	17	18

A Privacy Pledge To Our Credit Union Members

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

Information we receive from you on applications or other forms;

Information about your transactions with us, our affiliates, or others; and,

Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Our Security Measures

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you.

Credit union members and the public may receive copies of this notice of privacy practices by contacting the credit union.

CBS Employees Federal Credit Union

Main Branch/Mailing Address:

12001 Ventura Place #204
Studio City, CA 91604
(818) 432-3540
Fax: (818) 432-3545
Monday - Friday
9:30 AM - 3:30 PM

Satellite Office

7813 Beverly Blvd. #203
Los Angeles, CA 90036
(323) 937-3982
Fax: (323) 937-6002
Monday And Thursday
9:30 AM - 3:30 PM

www.cbsefcu.org



AMERICA'S
CREDIT
UNIONS™

Where people are
worth more than money.™



RATEWATCH

Rates effective as of 12/31/09 and subject to change without notice.
Call for current rates. APY = Annual Percentage Yield.

	Rate	APY
Share (Savings) Account	0.30%	0.31%
Holiday Savings Account	0.30%	0.31%
Vacation (Savings) Account	0.30%	0.31%
Share Draft (Checking) Account	0.25%	0.26%

Share Certificates

Term	Minimum Deposit	Rate/APR
30 Days	\$20,000	0.50%
	\$10,000	0.75%
	\$20,000	0.75%
180 Days	\$5,000	1.00%
	\$10,000	1.05%
	\$20,000	1.05%
1 Year	\$2,500	1.25%
	\$5,000	1.30%
	\$10,000	1.30%
2 Years	\$2,500	1.60%
	\$5,000	1.65%
	\$10,000	1.65%

Loans

Loan Type	Maximum Amount Financed	Rate	Maximum Term
Share Secured	Equal to balance in share account	As low as 3.30%	48 months
Signature	Two times base monthly salary	As low as 8.75%	48 months
New Auto*	100% of purchase price (includes tax, license and registration, excludes extended warranties)	As low as 4.25%	36 months
		4.50%	48 months
		4.75%	60 months
		5.00%	72 months

Note: Maximum term of 48 months for loans under \$10,000; 60 months for loans of \$10,000 to \$20,000; 72 months for loans over \$20,000.

Used Auto*	100% of low wholesale Blue Book or 100% of Fair CPI book value for older vehicles (listed models only)	As low as 5.25%	48 months under \$10,000
		5.50%	60 months over \$10,000

Note: If the vehicle's purchase price is lower than the wholesale Blue Book or CPI value, the purchase price becomes the MAXIMUM AMOUNT FINANCED. Physical inspection is required by the credit union if the vehicle is being purchased from a private party. THE CREDIT UNION DOES NOT FINANCE ANY SALVAGED OR GRAY MARKET VEHICLE.

New Motorcycle*	80% of purchase price (includes tax, license and registration)	As low as 8.50%	36 months
-----------------	--	-----------------	-----------

Personal Line Of Credit	Two times base monthly salary (limit: \$5,000)	As low as 9.00%	Open-ended loan
-------------------------	--	-----------------	-----------------

Note: Repayment schedule is \$3.70 per \$100 borrowed.

VISA Credit Card	Maximum credit line = one times base monthly salary, up to \$15,000	11.88%	Open-ended
------------------	---	--------	------------

Real Estate (Owner occupied)	\$200,000 (No purchase money loans offered)	As low as 5.25%	84 months or less 85 to 180 months
------------------------------	---	-----------------	---------------------------------------

*Dealer purchase order, certificate of title with CBS EFCU listed as lienholder, and comprehensive and collision insurance coverage (with maximum deductibles of \$500) required.