



SAVE REGULARLY-BORROW WISELY

Chartered  
1932

# NEWS AND VIEWS

SAN GABRIEL VALLEY POSTAL CREDIT UNION 4TH QUARTER DEC. 31, 2011

## Congratulations Helen Allen!!



As the year 2011 comes to a close, we must say Good-bye to a hidden treasure and long term employee Helen Allen. Helen works upstairs out of view. She often helps with the phones when the downstairs crew becomes overwhelmed.

Helen Allen has served as the SGV Postal Credit Union bookkeeper for the last 17 years. She arrives daily at 7 a.m. to download the financial records we will be using during the day. These include ATM transactions, automatic deposits, payments and share drafts that are clearing your accounts. Her afternoons are spent balancing the books, paying the bills, filing away records, preparing reports for the various state and federal agencies and stacking and

polishing the nickels and dimes that you have deposited with us over the last 79 years. Her day ends by backing up the computers with all the day's activity.

Helen was born in Minnesota and soon moved to sunny California with her parents and sister. She loves cats and gardening and will have more time to devote to these hobbies. Her son, Robert and his wife Rebecca and two grandchildren, Bailey and Hunter live in Bishop where she travels to escape the hectic Los Angeles lifestyle. She and her sister, Thea, are caregivers for her Mother Lou.

We will miss Helen and wish her the most happy retirement.



## GREAT AUTO LOAN RATES

SGV Postal Credit Union is still offering great rates and terms— as low as 2.99% for 24 months to 5.49% for 72 months. If you're thinking of upgrading your vehicle, adding a second car, or buying one that will give you better mileage, now's the time to take advantage of this offer!

- 100% Financing of the purchase price, including tax and license
- Fixed Rate for the life of the loan
- No application fees or pre-payment penalty
- We can pre-approve you before you go to the dealership
- We never charge origination fees like other institutions

New and Used Vehicle Loan Rates  
(Used 2007 or newer)

**Rates as low as 2.99%!\*\***

<b>24 months @ 2.99%</b>	<b>36 months @ 3.99%</b>
<b>48 months @ 4.49%</b>	<b>60 months @ 4.99%</b>
<b>72 months @ 5.49%</b>	<b>APR=Annual Percentage Rate</b>

\*Rates are subject to change. Please call the office for today's rates at 626-915-3841.

\*Refinance not valid with existing SGVPCU loans.

\*The Credit Union also offers GAP Insurance

\*\*SGV Postal Credit Union has a managed-risk credit program and rates vary based upon the member's FICO score.

## MISSION STATEMENT

The mission of San Gabriel Valley Postal Credit Union is to provide financial services to our members through a fiscally sound, cooperative organization. We will encourage them to save regularly, to borrow wisely, and to manage their financial affairs effectively. We will serve our membership in a professional and friendly environment and will demonstrate a clear concern for our community.

*Holiday Closing  
Dates*

*New Year's Day Monday, January 2, 2012*

*Martin Luther King Monday, January 16, 2012*

*President's Day Monday, February 20, 2012*



**PRESIDENT'S MESSAGE**

Wow! Can you believe it? We just finished another year and 2012 is here. I hope all of you had a good 2011 and that 2012 will be even better. Great things are happening at the San Gabriel Valley Postal Credit Union as we move into our 80th year of service. The beginning of a New Year holds the promise of a fresh start with knowing there are exciting opportunities ahead of us.

Let me be the first to congratulate and announce to you the promotion of Clarissa Lising to Branch Supervisor. Clarissa started with the credit union in August 2002 and has held the positions of teller, member services and membership officer. Look for the next Credit Union newsletter regarding additional information about Clarissa.

**BOARD OF DIRECTORS**

David Miles.....Chairman  
Leonard Pokorski.....Vice Chair  
Michelle Glush.....Treas./Sec.  
Robert Bobkiewicz.....Member  
Theresa Cotter.....Member  
Randolph Dominguez.....Member  
Dina Falls.....Member

**SUPERVISORY COMMITTEE**

Scott Pierson.....Chairman  
Lani Cassidy.....Secretary  
Rochelle Bernal.....Member

**CREDIT UNION STAFF**

John Meeks.....Pres. & CEO  
Clarissa Lising..... Branch Spv.  
Helen Allen.....Bookkeeper  
Bill Lintz.....Loan Officer  
Vi Vongphrachanh...Mbr. Serv.

**MEMBER SERVICES**

Share Account (Savings)  
Share Draft (Checking)  
ATM Cards  
I.R.A.'s  
Christmas Club  
Term Share Certificates  
Direct Deposit  
Payroll Deduction  
Loans:  
Vehicle  
Signature  
Share Secured  
Certificate Secured  
Night Deposit Box  
Online Banking

**SIGNATURE LOANS**

As low as 12.99%-17.99% APR\*  
SGV Postal Credit Union has a managed-risk credit program and rates vary based upon the member's FICO score.

**SHARE SECURED LOAN**

4.99% APR\*  
Rates are subject to change. Please Call the Credit Union at 626-915-3841

**Dormant Accounts**

Beginning February 1, 2012, there will be a \$2.00 per month charge for accounts that have been dormant for 1 year. In order for your account to remain active you must have at least one deposit or withdrawal in a one year period. Call or write the credit union if you wish to have your account remain open and active.

**Skip-a-Payment Program**

Could you budget use a break for the coming New Year? Your Credit Union offers a Skip-A-Payment program that allows you to skip two (non-consecutive) payments out of the year. There is a \$25 processing fee for each month. Some restrictions do apply. Real estate loans, delinquent loans, and bankrupt loans are excluded from this offer. All your loans must be current and meet the \$50 minimum balance requirement in your savings account.

**Why Throw Away Your Money? Save with Sprint!**



Join the over 1.3 Million credit union members nationwide that are already saving over \$132 million on their wireless plans! San Gabriel Valley Postal Credit Union is please to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

**Ways you can save:**

- **10% off\*** most regularly priced Sprint individual service plans
- **15% off\*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers
- UNLIMITED data usage
- Sprint now offers the new iPhone 4GS

**3 Ways to Get Your Discount:**

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel

**CONTACT INFORMATION**

Phone (626) 915-3841  
Fax (626)858-0898

Mailing Address:  
PO Box 4337  
Covina Ca 91723

328 E. San Bernardino Rd.  
Covina Ca 91723

Visit us at [www.sgvpcu.org](http://www.sgvpcu.org)  
Free Online Banking!



**DIVIDEND NEWS**

The Board of Directors has voted to pay the following dividends for the quarter ending December 31, 2011:

Regular Shares:	.25APY
Share Drafts:	.0APY
IRA Shares:	.25APY
Christmas Club:	.25APY

All rates are per annum. Dividends are calculated on the average daily balance.

**IN MEMORY**



During the past quarter the Credit Union lost one of its fellow members. We offer our sincere condolences to the family of:

*Patricia Mathis*

CO-OP Network ATMs:  
(888)748-3266  
[www.co-opfs.org](http://www.co-opfs.org)

