



SAVE REGULARLY-BORROW WISELY

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NEWS AND VIEWS

SAN GABRIEL VALLEY POSTAL CREDIT UNION 3RD QUARTER September 30, 2011



GREAT AUTO LOAN RATES

AS LOW AS 3.99% APR

SGV Postal Credit Union is still offering great rates and terms– as low as 3.99% for 24 months to 6.49% 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 2006 or newer)

24 months @ 3.99%

36 months @ 4.99%

48 months @ 5.49%

60 months @ 5.99%

72 months @ 6.49%

APR=Annual Percentage Rate

Already financed with another institution? Refinance with SGVPCU for lower rates and payments.

*Rates are subject to change

*The Credit Union also offers GAP Insurance

*Refinance not valid with existing SGVPCU loans



Christmas Club Checks Arriving Soon!

Christmas Club checks will be mailed to your home during the first week in November. If you prefer to have your funds deposited directly into your checking or savings account, please give us a call before the end of October.

Now is the time to think about opening a Christmas Club account for Christmas 2011. Don't be caught short next holiday season. By saving just \$20 per week, you'll receive a check next November for more than \$1,000.00. Sign up for your Christmas Club account now. Please call us at

Need a Skip-A-Payment for the Holidays?

The Credit Union is still offering the Skip-a payment program if you need some extra money for the coming holidays. You are allowed to skip two months out of the calendar year. Call us to see if you are eligible to skip your payment between now and Christmas.

There is a \$25 processing fee for this service, and some restrictions do apply. Real estate loans, delinquent loans, and bankrupt loans are excluded from the offer. All your loans must be current and you must meet the minimum balance requirement of \$50 in your savings account.

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.



President's Message

Throughout the years the SGV Postal Credit Union has strived to provide the best and most economical financial products available while maintaining outstanding service levels. The Board of Directors, volunteers, and staff have clear direction because we know that in order for us to be successful we must continually focus on and give outstanding service to our members.

With economic conditions as they are the Credit Union is indeed thankful for the loyalty, support, and confidence you have placed in us. We will do everything in our power to keep your business today and everyday.



Privacy Protection Disclosure

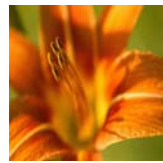
The SGVPCU does not trade or exchange depositor's names, phone numbers or addresses with anyone. When you apply for a loan the credit union does not give credit bureaus your phone numbers. Your loan and share accounts are not on our e-mail PC. When you send the credit union an envelope your return address is shredded. The credit union requires handwritten address changes with wet-ink signatures and a photocopy of your ID. See our website for more information regarding our privacy practices.

Postal Payday Posting Date

In observance of Veteran's Day, the office will closed on Friday, November 11. Please be advised that Postal Paychecks will be posted on Thursday, November 10.

Congratulations to Rochelle Bernal!

Rochelle has been appointed to the Supervisory Committee at the Credit Union. Rochelle is a Postmaster at the Baldwin Park Post Office.



IN MEMORY

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

families of:

- Michael Jonas*
- Darryl Wu*
- Frank Alvara*
- Harriet Heyne*

BOARD OF DIRECTORS

- David Miles.....Chairman
- Leonard Pokorski.....Vice Chair
- Michelle Glush.....Treas./Sec.
- Robert Bobkiewicz.....Member
- Terry 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
- Rowena Crouch.....Oper.Mgr.
- Helen Allen.....Bookkeeper
- Bill Lintz.....Loan Officer
- Clarissa Lising.....Mbr. 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
 - Motor Home
- Notary Public Service
- Night Deposit Box
- Online Banking

CONTACT INFORMATION	DIVIDEND NEWS	<u>Holidays</u>
Phone (626)915-3841 Fax (626)858-0898 Mailing Address: PO Box 4337 Covina Ca 91723 328 E. San Bernardino Rd. Covina Ca 91723 Website www.sgvpku.org Free Online Banking! CO-OP Network ATMs: (888)748-3266 www.co-opfs.org	The Board of Directors has voted to pay the following dividends for the quarter ending September 30, 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. Signature Loan Rates 14.5%-16.99 %APR Share Secured 4.99% APR* *APRs are accurate as of 9/30/11 and are subject to change. Please call the credit union at 626-915-3841	PLEASE BE ADVISED THE OFFICE WILL BE CLOSED ON THE FOLLOWING DAYS: OCTOBER 10: Columbus Day NOVEMBER 11: Veteran's Day NOVEMBER 24: Thanksgiving Day DECEMBER 26: Christmas Day JANUARY 2: New Year's Day

