

Is High Cost Debt Leaving You Short on Cash?

Transfer Your Balances to The Bear
For an APR as low as

3.99%

Until the balance is paid off¹.

Try our **Platinum Visa® Credit Card** on for size and you'll find that our rates, terms and extra benefits are designed to fit your personal financial needs. And, remember, transfer your balances and get **as low as 3.99% APR²** until you pay that balance off. But you'd better hurry, this offer **expires February 29, 2008!**

Apply Today ... Start Saving Tomorrow!

See How Much You Can Save!			
The APR on Your Current Credit Card	Total Interest At Your Current APR	Your Total Interest at 3.99% APR	Your Savings Over Your Current APR ³
19.99%	\$11,659.73	\$954.35	\$10,705.38
15.99%	\$6,577.89	\$954.35	\$5,623.54

³ Savings amount was calculated using a \$10,000 credit card balance and a monthly payment of \$200.00 over the life of the \$10,000 balance.

Plus get a Limit Up to
\$50,000

And These Great Benefits

- NO annual fee
- NO cash advance fee
- Free Travel Accident Insurance
- NO telemarketing
- A generous cash back option
- Flexible Rewards options on travel, gift certificates and more!



¹APR= Annual Percentage Rate. ²The balance transfer offer is 4.00% below the standard (APR) on the Cal Bear Visa Credit Card that you would qualify for. Please see the credit union for complete details. Offer is subject to limitations and credit approval. Offer expires 2/29/08.



PLATINUM REWARDS VISA® BALANCE TRANSFER COUPON



Yes! I'm ready to transfer my balances to a Cal Bear VISA® Credit Card

To start saving with your Cal Bear Platinum Rewards Visa® Credit Card, complete the FRONT AND BACK of this coupon.

This offer is only valid for this member:

Annual Household Income: \$

Day Time Phone: ()

Night Time Phone: ()

X

This form is non-transferable and must be signed by the person indicated on the coupon. I certify that I am at least 18 years of age. By signing above, I agree to be bound by the terms and conditions of the California Bear Credit Union VISA® Credit Card Agreement and disclosure and by the terms and conditions on the back of this letter.

OVER PLEASE ➤

Terms and Conditions

The card issuer, California Bear Credit Union ("we"/"us"/"our"), will review your credit history, household income, credit relationship with us, and all other information that you provide to ensure that you meet all the requirements of the offer. If you meet the requirements of the offer you will receive a Platinum Rewards VISA® Credit Card with a limit of at least \$15,000 and up to \$50,000 at the rates disclosed below. Your credit line will be determined by your income and your individual credit profile at the time we open the account. If you DO NOT meet these requirements, we may counteroffer you a Traditional Rewards Visa Credit Card, or we may not extend credit to you at all.

We may change the APRs, fees, and other terms of your account at any time in accordance with applicable law and the VISA® Credit Card Account Disclosure which we will send you once your account has been opened. Factors we may consider in determining whether and how to change your terms include the frequency and severity of defaults and other indications of risk on your California Bear Credit Union accounts.

Credit Report Information: Information contained in my credit file was used in conjunction with this pre-qualified offer. All pre-qualified members received this offer by satisfying the criteria for credit worthiness as established by you. I have the right to prohibit the use of information contained in my credit file with any consumer credit reporting agency in connection with any credit transaction that is not initiated by me. I may exercise this right by notifying Experian at (888) 397-3742.

Annual Percentage Rate (APR) for Purchases	PLATINUM REWARDS VISA® 7.99%¹
Other APRs (default rate - details below)	9.99% ²
Other APRs - Cash Advance and Balance Transfers	Balance Transfer APRs: 3.99% for the life of your initial balance transfer
Grace period for the repayment of balances for purchases	25 days
Method of computing the balance for purchases	Average Daily Balance (including current transactions)
Annual fee	None
Minimum finance charge	None
Transaction fee for purchases	None
Transaction fee for a cash advance	None
Late payment fee	\$15.00 after 15 days
Over-the-credit-limit-fee	\$10.00

¹**APR for purchases:** Your fixed APR for purchases (and the margin added to the Prime Rate to determine this APR) will depend on California Bear Credit Union's evaluation of your application and credit history.

²**Default APR:** The default APR will be applied to your account because you fail to make at least the minimum payment that is due and this causes you to be at least 30 days delinquent. Your account will remain at the default rate until you account has been in good standing for six consecutive months. Your default rate will be based on the original APR that you were approved for under the Visa Credit Card program you chose.

Balance transfer information: The introductory Balance Transfer APR above applies to balance transfers requested in connection with this application. Enter your balances in the order that you would like them to be paid. Individual balance transfers are subject to a \$100 minimum. Until your balance transfers are processed, please continue to make payments on your existing credit card accounts to ensure that they remain current. Balance transfers cannot be used to make payments on other California Bear Credit Union loans. Depending on your credit history with us and with other lenders you may qualify for additional balance transfer offers in the future. The terms of any other future offers will be disclosed when the offer is made.

How payments are applied: Payments will be applied to finance charges and fees first. Your payments will then be applied to your balance categories (including new transactions) in the order of the lowest APR to the highest APR. This means that balances subject to promotional or introductory APRs will be paid before the balances subject to higher APRs.

By submitting your application, you acknowledge and agree that: (1) you are at least 18 years of age; (2) all of the information that you have provided to us is accurate and complete; (3) your account will be used only for personal, family or household purposes; (4) we may check your credit report and the information you provide; (5) we reserve the right to change the terms of your account; and (6) we may check your credit report from time to time in order to review your account; (7) you will be bound by the terms and conditions of the applicable California Bear Credit Union disclosure entitled a) Closed-End Note, Truth-In-Lending Disclosure, Loan and Security Agreement or b) VISA® Credit Card Disclosure and Agreement, which will be given to you if your application is approved and before the first transaction is made. It is a violation of Section 1014, Title 18, US Code to make a false statement to overvalue security for the purpose of influencing the action of any federally insured Credit Union.

WWW.CALBEARCU.ORG



800.954.BEAR (2327)

California Bear Credit Union Application For Credit

CHECK ONE:

Individual Joint Joint Owner Name:

EMPLOYMENT INFORMATION:

EMPLOYER: JOB TITLE: HIRE DATE:
 APPLICANT GROSS INCOME*: \$ MONTHLY/ANNUAL (CIRCLE ONE) WORK PHONE:

RESIDENTIAL INFORMATION:

MONTHLY RENT OR MORTGAGE PAYMENT: RENT OR OWN (CIRCLE ONE) HOME PHONE:

HOW TO CONTACT YOU:

HOME TELEPHONE: () WORK TELEPHONE: () BEST TIME TO CONTACT YOU:

*Notice: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered; to validate your income, you must include your most recent pay stub.

Platinum Rewards Visa® Balance Transfer Coupon

BALANCE TRANSFER 1

Amount To Transfer:
 Account Number To Be Paid Off:
 Credit Issuer Telephone Number:
 Name of Card Issuer (e.g. Bank Name):
 Address To Send Payoff (e.g. Bank Address):
 City, State, Zip:

BALANCE TRANSFER 2

Amount To Transfer:
 Account Number To Be Paid Off:
 Credit Issuer Telephone Number:
 Name of Card Issuer (e.g. Bank Name):
 Address To Send Payoff (e.g. Bank Address):
 City, State, Zip:

BALANCE TRANSFER 3

Amount To Transfer:
 Account Number To Be Paid Off:
 Credit Issuer Telephone Number:
 Name of Card Issuer (e.g. Bank Name):
 Address To Send Payoff (e.g. Bank Address):
 City, State, Zip:

Please continue to make payments on these accounts until your statements for these accounts show that the payments have been posted. Cal Bear Credit Union is not liable for any late payments or other associated fees. Please make sure to complete all information requested. If you have any questions, please call (800) 954-BEAR (2327).