

## Handy Tips for Protecting Your Check Card

Using your Cal Bear Visa Check Card to make purchases and get cash is safe, fast and convenient. Purchases and withdrawals come right out of your checking account and are detailed on your statement. And, if your card is ever lost or stolen, you won't be liable for any unauthorized purchases.\*

1. Check your wallet often and report lost or stolen Cal Bear Visa Check Cards immediately to (877) 551-7466.
2. Check the numbers. Keep your receipts. Make sure the amount of your purchase is right and deduct that amount from your checkbook.
3. Sign your card as soon as you receive it. Read and follow the security precautions that come with your new check card.
4. Memorize your Personal Identification Number (PIN). Don't write it down on or near the card, don't give it out and don't carry it in your wallet.



**California Bear**  
CREDIT UNION  
YOU CAN BANK ON THE BEAR™

[www.calbearcu.org](http://www.calbearcu.org)

300 S. Spring Street #1215, Los Angeles, CA 90013  
(213) 830-4100

MAIN OFFICE  
(800) 954-BEAR

CO-OP DEPOSIT ATM DIRECTORY  
(888) 748-3266 [www.co-opnetwork.org](http://www.co-opnetwork.org)

LOST OR STOLEN ATM/VISA CHECK CARD  
(877) 551-7466

\*The two \$50 winners each month will be randomly selected from all members who perform a qualifying transaction during that month. A qualifying transaction is defined as a transaction you make with your Cal Bear Visa Check Card where you present your card to a merchant, or slide it yourself, and are required to sign a sales draft just as if you were using a VISA Credit Card. Transactions that require a PIN do not qualify. The winners of the \$50 Cash bonuses will be notified by the 10th of each month after the month of the qualifying transaction. Employees of Cal Bear Credit Union are not eligible. Promotion ends December 31, 2004. Please refer to your California Bear Credit Union Electronic Services Disclosure for details.

DON'T BE A  
**PiN HEAD**  
Skip the pin and **WIN!**



**California Bear**  
CREDIT UNION  
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TWO \$50  
WINNERS  
EACH  
MONTH!

Skip the  
pin and  
**WIN**  
**\$50!**



### Got stuff to DO and things to buy?

Get out there and start using your Cal Bear Visa Check Card for ALL your purchases. But remember, don't be a PINhead. Choose "credit" and you'll be on your way to an easy **\$50 CASH BONUS!**

### It's EASY to ENTER and WIN

Now through December 31, 2004 just use your Cal Bear Visa Check Card for a "credit purchase" at any one of the 16 million locations worldwide displaying the VISA Logo and once your transaction has been deducted from your account you're automatically entered to win one of the two \$50 cash bonuses being paid that month.

### You'll Be IN and OUT in NoTime

Your Cal Bear Visa Check Card makes shopping quick and easy. Simply tell the cashier that you want to make a "credit purchase" or choose the "credit" option when you swipe your card when you checkout, sign your receipt and you're on your way. Using your Visa Check Card to get gas is even easier, just insert your Visa Check Card, press the "credit" option and start pumping. It's just that easy!

### Take your card WHEREVER you GO

Your Visa Check Card is designed for your busy lifestyle. Whether you're shopping for clothes or groceries, picking up the dry cleaning or dinner, or buying tickets to the ballgame or the movies... You'll have all of the purchasing power that you need and the flexibility to get cash back when you need it.

### You Can WIN \$50

Choose "credit" and you can be the next winner. Two winners will be randomly selected each month so you have plenty of chances to win. And you can improve your chance of winning the more you use your card. **Use your Cal Bear Check Card today!**