

## 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

\*Two \$100 winners each month will be randomly selected from all members who perform a minimum of FIVE (5) qualifying transactions during that month. A qualifying transaction is defined as 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 \$100 Cash bonuses will be notified by the 10th of each month after the month of the qualifying transaction. Employees of Cal Bear Credit Union and their subsidiaries are not eligible. Promotion ends December 31, 2005. Please refer to your California Bear Credit Union Electronic Services Disclosure for details.



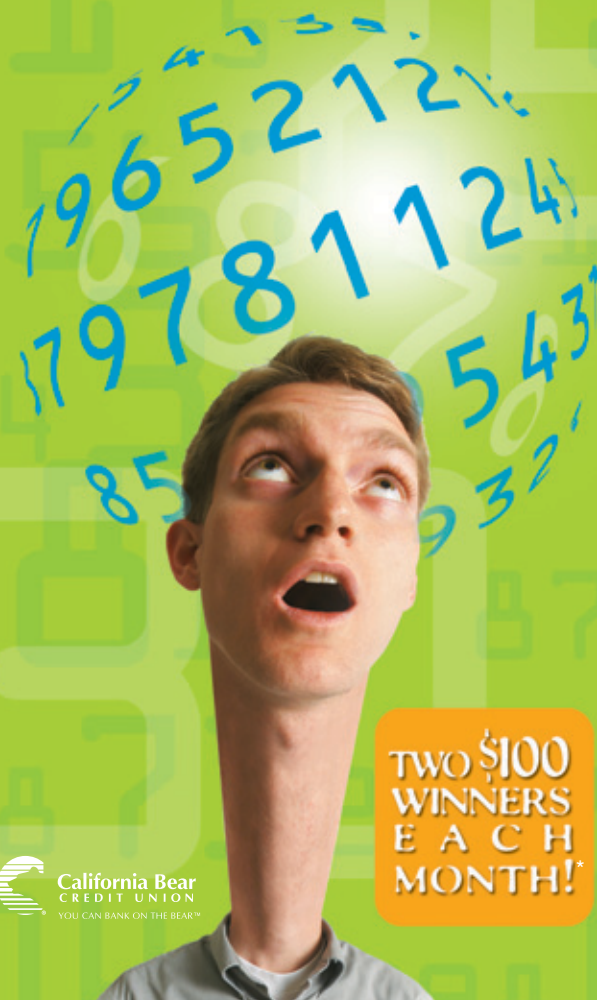
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DON'T BE A  
**PIN HEAD**  
Skip the pin and WIN!



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

TWO \$100  
WINNERS  
EACH  
MONTH!\*



# Skip the pin and WIN \$100!



## 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, don't be a PINhead. Remember to choose "credit." Use your Cal Bear Visa Check Card **FIVE TIMES** each month and after that, **EVERY TIME** you use your card you'll be on your way to an easy **\$100 CASH BONUS!**

## Get 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 check out, 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!

## You Can WIN \$100

Choose "credit" **FIVE TIMES** and after that, **EVERY TIME** you use your card you'll be entered for a chance to win. Two winners will be randomly selected each month so you have plenty of chances to win. And you can improve your chances of winning the more you use your card.

## It's EASY to ENTER and WIN

Now through December 31, 2005 use your Cal Bear Visa Check Card **FIVE TIMES** in one month for a "credit purchase" at any of the 16 million locations worldwide displaying the VISA Logo. After that, **EACH TIME** you use your card for a "credit purchase" that month, you'll be automatically entered to win one of two \$100 cash bonuses paid in that month.

## Take your card WHEREVER you GO

Your Visa Check Card is designed for your busy lifestyle. Use it to shop for clothes and groceries, to pick up the dry cleaning, grab dinner, or even to buy tickets to the ballgame. You'll have all of the purchasing power that you need and the flexibility to get cash back when you need it.