

WINTER 2012

HAVASU COMMUNITY
Credit Union
A DIVISION OF L.A. FINANCIAL CREDIT UNION

The Dock

www.hccu.org
800.894.1200

Introducing
anytimeMobile...

You've Got the Whole (Mobile Banking) World in Your Hand!

Just how smart can a "smartphone" be? Havasu Community Credit Union...as a subsidiary of LA Financial Credit Union... offers a FREE anytimeMobile app which allows you to bank from your mobile iPhone or Android anytime, anyplace, anywhere!

Imagine the convenience when you're on the go...out of town...on vacation...or even at work. In the same way you now enjoy online banking with us, our new anytimeMobile service allows you to:

- Check Balances
- View Transaction History
- Transfer Funds
- Pay Bills
- Pay Loans
- Find ATM and Branch Locations
- Make Member to Member Transfers
- Secure Messaging for support

All, of course, at no cost.

It's quite literally like having a Credit Union branch in the palm of your hand. Visit our web site, www.hccu.org, to find out all the details. Then ring in the new year with your iPhone or Android.



You'll love our new app for iPhones & Androids.



Celebrating 75 Years of Service

With our \$75-a-Day Giveaway Sweepstakes

2012 marks the 75th Anniversary of LA Financial Credit Union. As a subsidiary, the continued strength, stability and success of HCCU and LA Financial has given both Credit Unions a lot to celebrate. *So, every single business day this year (Monday through Friday), \$75 will be given away to one lucky member.*

The winner will be selected from eligible HCCU or LA Financial members who are active anytimeMobile, eStatement or BillPay users.

No purchase is necessary. Just use one of the following free services:

- **anytimeMobile** — Turn your iPhone or Android into your personal branch. View accounts, pay bills, transfer funds,



make loan payments, find ATM and branch locations and much more.

- **eStatements** — Access your statements online! eStatements allow you to view, print, and retrieve 12 months worth of check copies (available only through anytimeBanking).
- **anytimeBillPay** — Pay your

bills from your computer or smart phone. Save time! Save postage! And, it's free! Log onto "anytimeBanking" or "anytimeMobile" and click on "Bill Payments."

Increase your chances of winning by using all three. Complete sweepstakes rules can be found on the disclosure page of our web site at www.hccu.org.

Get Your New Car Dreams in Gear + More Cash Back Than Ever...

With our \$123 Auto Rebate AND \$75 Anniversary Incentive

With rates as low as 3.00% APR* — on NEW OR USED autos, trucks and motorcycles — and terms of up to 60 months, it seems it would be hard to beat our 1-2-3 Auto Loan (with its \$123 rebate). But, all modesty aside, we have outdone ourselves.

In our upcoming 75th Anniversary celebration, we have added a \$75 rebate to every vehicle loan funded in 2012. In short, every vehicle loan funded will come with \$198,** deposited directly into your savings account.

And just how easy is it to get behind the wheel of a new car, truck or motorcycle with \$198 extra in your pocket? Three steps is all it takes:

- 1** Apply online or by phone to get pre-approved so you know how much you can afford.
- 2** Pick out your vehicle and bring us a purchase order from a dealer or private party.
- 3** Get a \$123 + \$75 for a total of \$198 REBATE when your loan is funded!

RATES AS LOW AS
3.00% APR*
ON NEW OR USED VEHICLES



Not ready for a new car? No Worries!! **You can get the same low rate and \$123 plus \$75, for a total of a \$198 rebate when you refinance your existing car loan (that is currently held with another lender) and bring the financing to us.*****

So dream big. Or mid-sized. Or compact. And count on Havasu Community Credit Union to make it real.

* APR= Annual Percentage Rate

** To qualify for 1-2-3 promotion, member must be pre-approved before visiting any dealership and loan must be funded directly with LA Financial Credit Union or HCCU. Cannot be used to refinance existing LA Financial/HCCU loans. If loan is repaid prior to six months, the \$198 rebate will be reversed. Limited time offer. Rebate not valid with indirect dealer financing. Subject to change without notice.

***1-2-3 promotion is not available when you refinance a car already financed by LA Financial or Havasu Community Credit Union.

Based on 100% of purchase price plus tax and license on dealer purchase. Private party purchase requires DMV paperwork and 100% retail Kelley Blue Book price. Available on approved credit. Must qualify for loan under LA Financial/HCCU guidelines, including age and value of auto. Annual Percentage Rate (APR) may vary according to length of term, age of vehicle and your credit worthiness. As low as 3.00% APR for 60 months on new or used autos, light trucks, and motorcycles includes 0.25% reduction for automatic payment and 0.25% reduction for Direct Deposit/Payroll Deduction. Based on 100% of purchase price for new cars; 100% of Kelley Blue Book retail price for used cars. Representative monthly payment for each \$1,000 borrowed at 3.00% for 60 months = \$17.97 APR. Havasu Community Credit Union is an Equal Opportunity Lender.

75th Anniversary Open House

February 6th — 10th at All Branch Locations

LA Financial Credit Union was chartered on February 11, 1937. As a subsidiary, HCCU is pleased to join in a weeklong celebration Monday, February 6th through Friday, February 10th. All branches — including HCCU — will have refreshments, drawings for cash and prizes and a giant anniversary card for members to sign.

Annual Meeting

**Feb. 10, 2012 • 6 PM
1520 W. Colorado Blvd.,
Pasadena, CA**

The Nominating Committee has selected John Steele (incumbent) and Sylvia Fath as nominees for the two available 3-year seats on the Board of Directors.

Holidays

Martin Luther King, Jr. Day

Monday, January 16th

President's Day

Monday, February 20th

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We do business in accordance with The Federal Fair Housing Law and The Equal Credit Opportunity Act.

Any policies and/or rates stated herein are those in effect on the date of publication and are subject to change without notice.

