



Chartered
1932

Special Delivery

NEWS AND VIEWS

San Gabriel Valley Postal Credit Union

2nd Quarter

June 30, 2009

DIVIDEND NEWS

The Board of Directors has voted to pay the following dividends for the quarter ending June 30, 2009:

Regular Shares:	.25% APY
Share Drafts:	.0% APY
IRA Shares:	.25% APY
Christmas Club:	.25% APY

All rates are per annum. Dividends are calculated on the average balance.

CERTIFICATE OF DEPOSIT

Minimum of \$2,000 required.
No maximum amount.
New rates set each Monday.
Please call for current rates.

HOLIDAYS

The office will be closed

September 7: Labor Day
October 12: Columbus Day
November 11: Veterans Day
November 26: Thanksgiving Day
December 25: Christmas Day

STATISTICS

Assets:	\$16,122,453
Loans:	\$ 8,069,680
Shares:	\$14,445,419
Investments:	\$ 6,497,142
Members:	3,165

LOAN RATES*

New Vehicles.....	4.75%
Used Vehicles.....	4.75%
Signature...	14.5% to 16.99%
Share Secured.....	4.99%
Motor Homes.....	13.90%

*Subject to Change - Call for current rates

SUMMER SPECIAL



New and Used Automobile Loans

4.75%

If you're thinking of upgrading your vehicle, adding a second car, or buying one that will give you better gas mileage, now's the time to make your move. Your Credit Union offers:

- ⇒ **100% Financing**
- ⇒ **Terms to 6 Years**
- ⇒ **Fixed Rate for Life of Loan**
- ⇒ **Fast and Friendly Service**
- ⇒ **No Application Fees or Pre-payment Penalty**

**Call (626) 915-3841 or
Apply Online**

www.sgvpcu.org

Rates guaranteed through August 31, 2009 on approved credit.



YOUR FAMILY MEMBERS CAN JOIN

Did you know that if you're within our field of membership and have an account at the Credit Union, all your family members are eligible for membership, too? It's true! Your spouse, parents, grandparents, children, grandchildren, aunts, uncles, cousins, nieces, nephews, and in-laws may join the Credit Union and enjoy all the great services and benefits you enjoy. Also eligible, are household members living in the same residence and maintaining a single economic unit, such as domestic partners.

MEMBER SERVICES

Share Account (Savings)
 Share Draft (Checking)
 ATM Cards
 I.R.A.'s
 Christmas Club
 Share Certificates
 Traveler's Checks
 Direct Deposit
 Payroll Deduction
 Loans
 Vehicle
 Signature
 Share Secured
 Certificate Secured
 Motor Home
 Notary Public Service
 Night Deposit Box
 Online Banking

BOARD OF DIRECTORS

David Miles, Chairman
 Leonard Pokorski, Vice Chairman
 Theresa Cotter, Treasurer
 Dina Falls
 Robert Bobkiewicz
 Michelle Glush
 Randolph Dominguez

SUPERVISORY COMMITTEE

Walter Allen III, Chairman
 Dawn Nelson, Secretary
 Patricia Sullivan

CREDIT UNION STAFF

Shirley Von, President & CEO
 Rowena Crouch, Operations Manager
 Anita White, Public Relations
 Helen Allen, Bookkeeper
 Bill Lintz, Loan Officer
 Clarissa Lising, Membership Officer
 Vi Vongphrachanh, Member Services

SGV POSTAL CREDIT UNION

328 E. San Bernardino Rd
 P O Box 4337
 Covina Ca 91723
 (626) 915-3841
 (626) 858-0898 - Fax

www.sgvpcu.org

Office Hours

Monday-Thursday: 9:00AM to 4:00PM
 Friday: 9:00AM to 5:00PM

**PRESIDENT'S
MESSAGE**

By Shirley Von

IT IS WITH GREAT SADNESS THAT I REPORT ON THE PASSING OF PATRICIA ALLEN, WIFE OF OUR SUPERVISORY COMMITTEE CHAIRMAN, WALT ALLEN. THOUGH PAT BATTLED BREAST CANCER FOR MORE THAN SIXTEEN YEARS, SHE WAS ALWAYS A BEACON OF LIGHT WITH A POSITIVE ATTITUDE.. WE'LL MISS HER

**Congratulations
TO OUR NEWLY ELECTED OFFICIALS****Board of Directors**

David Miles
 Dina Falls

Supervisory Committee

Patricia Sullivan

The 77th Annual Meeting of the Shareholders was held May 27, 2009 at the Covina Bowl. Following the meeting and election of officers, more than 140 members in attendance enjoyed a buffet dinner.

After dinner, an evening of BINGO got underway with Anita and Bill calling the games. Lucky winners received various amount of cash, and winners of the Blackout game each received \$77 to commemorate the Credit Union's 77th year of Incorporation. All members in attendance received a tan and red canvas tote bag as a gift.

The Credit Union sends a very special *Thank You* to all members who donated door prizes for the event: Helen Allen, Marion Bello, Sharon Bray, Matthew Castro, Steven Coleman, Rowena Crouch, Diane Fonseca, Michelle Glush, Edna Gutierrez, Dorothy Liguori, Bill Lintz, the McDonnell Family, Ron Myers, Lenny & Robbi Pokorski, Jobeth Raabe, Pat Sullivan, Jon & Pam Pomeroy of Tin Frogs, Tina Castro of Tina's Touch, Vi Vongphrachanh, Jaejae White-Palacios, and Anita White.

Our members are the greatest!

Your savings federally insured to at least \$250,000



National Credit Union Administration, a U.S. Government Agency

Your money is **SAFE** with our deposit insurance. This deposit insurance protection (at no cost to you) is provided by NCUA (the National Credit Union Administration), an independent agency of the United States Government. Your deposits in the Credit Union are fully insured to a minimum of \$250,000. You can protect large amounts of savings by combining various accounts (individual, joint, and revocable trust accounts) to assure the maximum insurance protection.

Home Banking Has Arrived! It's Fast, Simple, Safe, and Free! **WWW.SGVPCU.ORG**

Online Banking allows you to safely monitor your account with efficiency, privacy, and accuracy.

- ◆ Monitor account balances and track transactions.
- ◆ Get immediate access to account information.
- ◆ Reconcile your account whenever you choose.
- ◆ Transfer funds from your savings to your checking.
- ◆ Make your loan payment from savings or checking.
 - ◆ Apply for a loan.

To set up your Online Account, go to our website and click on the Home Financial Services button.

Sign up today!

WWW.SGVPCU.ORG



SKIP-A-PAYMENT

Your Credit Union is once again offering a summer Skip-A-Payment program. Could your budget use a break this summer? How about skipping your loan payment at the Credit Union?

You can choose to skip your July or August payment. You choose the month you'd like to skip, and we'll do the rest.

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 this offer. All your loans must be current, and you must meet the minimum balance requirement of \$50 in your savings account.

In Memory

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

- Alice Brice
- Robert Brost
- Robert Peeples
- Stanton McPherson
- Dennis Kyle
- James Langendorf
- Anita Menchaca
- William Dunlap
- Lucion Perry III
- Eugene Kennedy
- Ralph Buell
- Patricia Allen

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.



NO-TARY

The next time you need a document notarized, bring it to the Credit Union. We offer this service during regular office hours. You'll find most places will charge you \$10 per signature - Your Credit Union charges only \$10 per document. Rowena Crouch is the Credit Union's Notary Public. Please call ahead to set up an appointment.



SHORT—TERM LOAN



Are you running a little short before payday? Don't even think about using one of those payday loan companies that seem to be cropping up all over town. If you do, you may end up paying extraordinarily high interest rates, often times more than the initial loan amount. Your Credit Union offers loans as low as \$300 with a much longer repayment period. If you borrow \$500 or less from your Credit Union, there is never the need for a credit report if you've been a member for six months or longer. Typically, your loan request is approved within 24 hours. Usually, much less. Don't be taken in by those payday loan outfits. If you're in need of a quick, small loan, call your Credit Union.

Have a Cookie With Us on Payday!

On each Post Office payday, we have cookies in the Credit Union lobby for our members, free of charge. When you come in to deposit your paychecks, don't be shy, have a cookie or two on us. And there is always cold water available for anyone who would like it.

Special Note to Members With Disabilities

If you are disabled and would like help with your Credit Union transactions, please give us a call before coming to the office. We will be more than happy to have your transactions ready and to assist you in any way we can.

Going on Vacation? Don't forget your Traveler's Checks!

We offer American Express Traveler's Checks, recognized and accepted all over the world. The Credit Union does not have a service charge for purchase of your traveler's checks. Before you travel, visit your Credit Union first, and stock up on the American Express Traveler's Checks you'll need to keep your vacation spending money safe.

MOVING? Please Let Us Know

The Credit Union needs to know your current address so that we can make sure you receive your quarterly statements. If you move, please notify us in writing right away. Simply use the Change of Address form available in all post offices. If you fail to notify us, your account will be assessed a \$5 locater fee.

