



News for all
Federal employees and
immediate family
members.



My Money News Spring 2019

**LA Office
Now Open
5 Days a Week!**

Closed daily for lunch
11:30 - 12:00 noon.

IMPORTANT!
Have you voted on the
merger and returned your
ballot?

Mail your ballots to:
FedOne FCU
c/o Turner, Warren, Hwang
& Conrad, AC
100 N. First St Suite #202
Burbank, CA 91502

**2019 HOLIDAYS
CLOSED
Memorial Day
Monday, May 27**

Important Merger Information

We hope you have already received communications about the merger and are prepared to enjoy the variety of services offered by Credit Union of Southern California (CU SoCal) beginning June 1.

As a valued Member of FedONE FCU, we'd like to invite you to attend our in-person vote on **Saturday, April 20 at 11 a.m. at the Delta Hotel located at 12021 Harbor Blvd, Garden Grove.** There will be a light lunch and we will also be raffling three great prizes:

- Samsung, 55" LED Smart TV
- \$500 Visa® gift card
- Three \$50 gift cards

We respectfully ask that you please take the time to cast your vote on this important initiative, either in person or via mail.

Ballots were mailed to our members on March 27. If you did not receive your ballot, please feel free to stop by one of our branches to pick one up.

If you have any questions about what this proposed merger means for you, please call us at **(949) 360-3203** or **(213) 894-3808.** We welcome your questions, comments, and feedback.

Thank you for your loyalty and continued support.

Charles C. Ragland
Board Chairman

**RSVP Today!
(949) 360-3203**

Information in this newsletter is subject to change. Visit www.fedonefcu.org for current rates and information. All loans subject to credit approval.



What can I expect?



A new CU SoCal Visa® Debit Card will be mailed to you before June 1 for use starting on June 1. Your randomly selected PIN will be mailed separately within a week of your card. You may change your PIN at any of our branches or ATMs on or after June 1 by bringing your CU SoCal Visa® Debit Card and assigned PIN.

Continue using your FedONE FCU ATM and/or Debit Card until 1 p.m. on May 31. At 1 p.m., FedONE FCU cards will be deactivated and recurring payments scheduled will no longer post. Begin using your new CU SoCal card at 6 a.m. on June 1. Remember to provide your new card information to companies that automatically bill your card and online retailers where you've saved your information.

You will be issued a new Credit card in scheduled to be converted in 2020. Your FedOne FCU VISA account will transfer to CUSoCal at that time and there will be uninterrupted access to your line of credit. Continue to use your current VISA card until the conversion is complete. You will receive detailed information as the time nears.

LOCATIONS

LAGUNA NIGUEL OFFICE

24000 Avila Rd.
South Entrance
Laguna Niguel 92677
(949) 360-3203

LOS ANGELES OFFICE

300 N. Los Angeles St.
8th Floor
Los Angeles 90012
(213) 894-3808

MAILING ADDRESS

P.O. Box 6545
Laguna Niguel, CA 92607

New Services coming to you June 1



Get ready for more...everything! The merger opportunity brings with it the ability to offer even more services to our members. Look what's in store:

In addition to our Laguna Niguel and Los Angeles locations, you will have access to 17 additional branches in Alhambra, Anaheim, Brea, City of Industry, Costa Mesa, Covina, El Monte, Fullerton, Garden Grove, La Habra (2), Ontario, Orange, Pico Rivera, Pomona, and Whittier (2).

In-person access to thousands of credit union branches nationwide through the CO-OP Shared Branch Network.

You will gain 40 new proprietary ATMs and continue to have access to nearly 30,000 free CO-OP Network ATMs, including 9,000 deposit-taking machines and 5,500 ATMs at participating 7-Elevens®, Rite Aid®, and Costco® locations.

The partnership will provide you with a broader range of products and services such as:

- CU SoCal's Rewards Checking Account that offers a monthly dividend on average account balances, reward points on debit card purchases, fully-managed identity theft recovery services and an entitlement to robust credit monitoring. Enjoy the checking account that pays and protects for only \$5/month with e-statements.

- Robust online platforms including the ability to apply for a credit card, personal loan, and vehicle loan, via your smartphone (mobile app).
- Enhanced security through CU SoCal Card Guard allowing you to turn on and off your CU SoCal Visa® Debit Card, set alerts, restrict card use, and set per-transaction spending limits.
- ApplePay®.
- Visa® Credit Cards that earn reward points on qualifying purchases that combine with the points earned on CU SoCal's Rewards Checking Account debit card.
- Up to 120% financing on new and used vehicles.
- 1st Mortgage loans.
- 1.99% APR for 12 months on balances transferred to a CU SoCal Credit Card, with no balance transfer fee.
- Free monthly financial workshops, webinars, as well as online tools and classes.
- Greater access to new technologies.