



Your Photo, Your MasterCard®

Picture the **Possibilities**

Starting July 19 you can easily create your own unique MasterCard design from your computer using your favorite photo. Creating your own card is fast and easy.

Here's How It Will Work

Log on to your WPCCU Online Banking account, and select the Credit Card tab at the top. Then click the Design Your Own Card button in the center of the page. Upload your photo or choose from the photo catalog of card designs. If you have more than one card on your account, only the card number chosen will carry the new image.

The cost is just \$9.99. You'll receive an email when your image has been approved. Within 10 to 14 days you will receive your new card. After activation you can use your card immediately. Chances are you'll eventually have a new favorite photo. You can change the photo every 60 days for the same low fee of \$9.99. So remember to log on to WPCCU Online Banking after July 19 to design your own MasterCard!

Don't have a WPCCU MasterCard?

***Stop by a branch, apply online at
wpcu.org or call 800-300-9728.***

Only the primary card holder may request a personalized MasterCard. A \$9.99 service fee will be charged to your WPCCU MasterCard account. You must have the rights to any submitted image. WPCCU reserves the right to decline any image. Other terms and restrictions may apply.

Come Meet Our Financial Experts!

*Receive a Complimentary "Mugs and Kisses" Gift and Enter to Win an Apple® iPad®!**

WPCCU has everything you need to power your financial future. Stop by a branch and meet with one of our financial experts about loans or investment services.

Investment Services**

A CUSO Financial Services advisor at WPCCU can help you save for retirement and set up savings plans for you, your children and grandchildren.

Real Estate Loans

Our real estate experts have the information and financing to help you purchase or refinance your dream home in this buyer's market. Ask about our new Term Buster Mortgage!

Consumer Loans

Your WPCCU member service representatives have great rates and flexible terms on loans for all your needs.

Power Auto Buying Service*

WPCCU will walk you through the entire car buying process by browsing through vehicle choices online with you, discussing your budget and arranging for you to test drive and pick up your car at the dealership. We'll then seal the deal with great WPCCU financing.

Autoland

If you don't need to test drive and don't want to set foot in a dealership, let Autoland help! You'll still get a great low rate from WPCCU and can have your car delivered right to your doorstep.



Review Your Investment Account Beneficiaries

How long has it been since you reviewed your list of beneficiaries on your investment or retirement accounts? Your beneficiary designations may be out of date. A short review of your investment accounts with our CUSO Financial Services (CFS) advisors will help ensure you leave the legacy you want for your loved ones and will help give you confidence in your investments.**

An outdated list of beneficiaries on your retirement accounts, trust arrangements and other accounts could lead to a reduced estate or even disinheritance. In some instances it could mean the loss of extended estate income benefits to your children and grandchildren.

An experienced investment representative will update your beneficiary designations so that your intentions are clear. To schedule an appointment with a CFS advisor call 800-300-9728, ext. 1623 for Emily Dixon, or ext. 1616 for Madison Luu.

Meet with one of our experts before Sept. 4, 2010, and you'll receive an official WPCCU mug filled with specially-wrapped Hersey's® kisses. In addition to your Mugs and Kisses gift you'll also be entered to win an Apple iPad!

* Make an appointment and meet with one of our financial experts before Sept. 4, and you'll be entered into a drawing for an Apple iPad. No purchase necessary. Employees of WPCCU and Autoland are not eligible to win. Prize payable as a \$500 Apple gift card and was purchased solely by WPCCU. "Mugs and Kisses" gift available while supplies last. For sweepstakes rules, visit wpcu.org.

** Investments offered through CUSO Financial Services, L.P. (CFS) an independent broker/dealer, are not NCUA/NCUSIF insured, not credit union guaranteed and may lose value. Registered representatives are employees of Water and Power Community Credit Union and registered through CFS (member FINRA/SIPC), an SEC Registered Investment Advisor.

BUST THE BILL STACK

INSTANT WIN GAME



Log on to your Online Banking account and click the Bust the Bill Stack web banner to play.



Play by July 31 and you could win \$10, \$100 or \$5,000!

1 Pay seven bills, get \$10 (new and inactive Bill Pay users only).

Just sign up for online Bill Pay, set up your payments and pay seven bills during the promotion!

2 \$100 and \$5,000 instant win prizes (all Bill Pay users).

Log on to your Online Banking account and click the Bust the Bill Stack web banner to play. Collect one online game token and you could win \$100. Collect all five in one day and you could win \$5,000.

With WPCCU Bill Pay You Can:

- ✓ Control who, when and how much you pay by setting payment dates and amounts.
- ✓ Pay all your bills from credit cards and mortgage payments to cable bills and plumbers.
- ✓ Make a payment in minutes.

For more information about Online Banking and Bill Pay, call us at 800-300-9728 or visit wpcu.org.

Digital Insight, WPCCU's Online Banking provider, is promoting the sweepstakes instant win prizes with their credit union customers, including WPCCU. No purchase necessary. Must be 18 years or older. Ends July 31, 2010. Employees and vendors of WPCCU and Digital Insight do not qualify for the instant win prizes. For the \$10 credit, members must have a WPCCU checking account, be newly enrolled in Bill Pay and set up seven payments that process between June 15 and July 31, 2010. Inactive Bill Pay users are those with 60 days or more of non-Bill Pay activity. For official rules, visit bustthebillstack.com/alternate.

Water and Power Community Credit Union

Powering Your Future

Anytime Access

Toll-free: 800-300-9728
 Online Banking: www.wpcu.org
 Email: wpcu@wpcu.org
 Bank by Phone: 800-300-9728, ext. 1

Holiday Hours

WPCCU will be closed
 Monday, July 5 for
 Independence Day.

Investment Services

800-300-9728, ext. 1623, 1718 or 1736
 Investments offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer, are not NCUA/NCUSIF-insured, not credit union guaranteed and may lose value. Registered representatives are employees of Water and Power Community Credit Union and licensed through CFS (member FINRA/SIPC).

For Credit Union Service Centers near you, visit www.cuswirl.com.

Your savings are federally insured to at least \$250,000 (until Dec. 31, 2013) and Individual Retirement Account (IRA) deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA).

Branches

The following locations are open M-F, 8 a.m. to 5 p.m.:

Sunset Branch:

1053 W. Sunset Blvd.
 Los Angeles, CA 90012

Hope Street Branch:

111 N. Hope St.
 Los Angeles, CA 90012

Northridge/Granada Hills Branch:

16840 Devonshire St.
 Granada Hills, CA 91344

The following locations are open M-F, 9 a.m. to 6 p.m.; Sat., 9 a.m. to 1 p.m.:

Sun Valley Branch:

8413 Laurel Canyon Blvd.
 Sun Valley, CA 91352

Westchester Branch:

8800 S. Sepulveda Blvd.
 Los Angeles, CA 90045

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



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