



Bill Pay Treasure
Hunt Instant Win Game

You Could Win
\$10, \$100 or
\$1,000!

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

Just sign up for online Bill Pay, set up your payments and pay seven bills by July 31, 2009! Existing Bill Pay users who have been inactive for more than 60 days can also earn \$10 by doing the same.

2 \$100 instant win prizes (all Bill Pay users).

Log in to your Online Banking account and search for the five hidden keys. Each time you click a key, it will instantly reveal whether or not you have won \$100. Ten \$100 instant win prizes will be awarded each day of the promotion.

3 \$1,000 instant win prizes (all Bill Pay users).

If you find all five keys in one day, you could win an instant prize of \$1,000. A \$1,000 prize will be awarded each week of the promotion.

With WPCCU Bill Pay you can:

- Organize your payments all in one place with one password.
- Pay anything, from credit cards to car payments or even your phone bill!
- Save approximately \$100 a year in postage and check costs.*

For more information about Bill Pay, visit www.wpcu.org.

* See www.payitgreen.org for an estimate of how paying bills online can save money and resources. Digital Insight, WPCCU's Online Banking provider, is promoting the sweepstakes with their credit union customers, including WPCCU. Sweepstakes runs from June 15 through July 31, 2009. No purchase necessary. For official rules visit www.wpcu.org.

MyStart Teen Checking Account

Teaching Teens Financial Responsibility

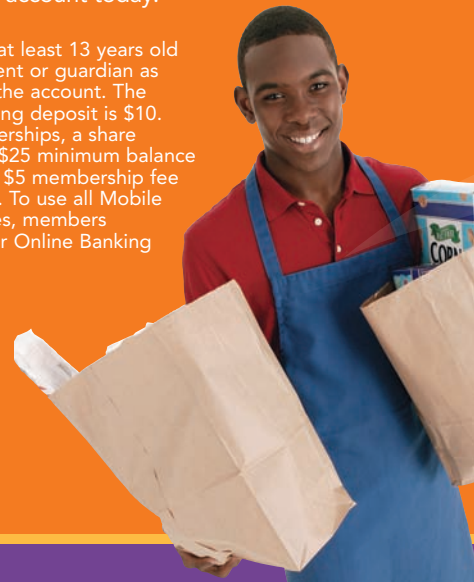
Attention teens! If you are starting a summer job or are looking for ways to manage your money, open a MyStart Teen Checking account with WPCCU.* MyStart Teen Checking comes equipped with the tools you need. You can open the account with as little as \$10. MyStart Teen Checking includes:

- 1 FREE MyStart debit card – featuring a new, clear plastic design.
- 2 FREE Mobile Banking.
- 3 FREE Online Banking and Bill Pay.
- 4 FREE starter check order.
- 5 FREE quarterly subscription to *brass*,TM a youth-focused money magazine.
- 6 NO monthly service charge.
- 7 NO minimum balance required.
- 8 NO direct deposit required.

PLUS! You have free access to BalanceTrack online seminars. Topics include: teens and money, checking account management and finances for college students. Just go to www.wpcu.org, click on BALANCETM Financial Fitness, then click BalanceTrack.

Come in to any WPCCU branch to open your MyStart Teen Checking account today!

* Teens must be at least 13 years old and have a parent or guardian as a co-signer on the account. The minimum opening deposit is \$10. For new memberships, a share account with a \$25 minimum balance and a one-time \$5 membership fee is also required. To use all Mobile Banking features, members must sign up for Online Banking and Bill Pay.



Go Paperless with E-Statements

Streamline the way you handle your finances and help protect the environment at the same time. How? Simply sign up for e-statements!

You'll reduce the paper clutter in your home and have instant access to your account history, neatly organized and securely presented on your e-statements. WPCCU maintains rigorous and up-to-date controls to protect the security of your personal information. In fact, e-statements are more secure than paper statements, since they can't be lost or stolen from the mail stream.

And receiving e-statements not only saves trees, it reduces greenhouse gas emissions and conserves energy that would be used to create and deliver paper statements.

Best of all, e-statements contain exactly the same information as paper statements, and even look the same. Each month, you'll receive an email stating that your e-statement is ready. You can save it on your computer or simply view it online.

To sign up for e-statements, or to learn more, visit our website, www.wpcu.org.

Redesigned Member Account Statements Are Here!

Enhancements include: running balances, easy-to-read type, a breakdown of principal and interest on payments, and more! Details are provided in your statement insert this month. Questions? Visit www.wpcu.org or call us at 800-300-9728.



Water and Power Community Credit Union Powering Your Future™		STATEMENT OF ACCOUNT	
WPA MEMBER 123 MAIN STREET ANY TOWN, CA 12345		Statement Period 07/01/2008 thru 09/30/2008	Page 1 of 1
E-statements now available! Go green and help save the environment by signing up for e-statements. There is no cost to sign up. Just log into your Online Banking account and select the e-statements option. Questions? Call 800-300-9728 or visit wpcu.org .		ACCOUNT SUMMARY Member No. 94328 PRIMARY SAVINGS - 0 \$2500 POWER CHECKING - 7 \$2,500.00 405712345 - 8 \$24,500.00 C019 - 56789 \$61,615.17	
PRIMARY SAVINGS - 0			
Beginning Balance \$0.00		Ending Balance \$25.00	YTD Dividends \$0.00
Date	Description	Amount	Balance
7/01/2008	Beginning Balance		\$0.00
8/27/2008	DEPOSIT		\$25.00
9/30/2008	Ending Balance	\$25.00	\$25.00
Dividends To Be Paid on October 1, 2008: \$0.01			
POWER CHECKING - 7			
Beginning Balance \$00.00		Total Deposits \$3,500.00	Ending Balance \$3,500.00
Total Withdrawal \$1,000.00			YTD Dividends \$0.00
Date	Description	Amount	Balance



Keep Saving, Keep Smiling

In these economic times, it's more important than ever to watch your spending. If you're looking to tighten your belt and save, try these easy tips:

Insurance – Raising the deductible on your car insurance can lower your premium significantly.

Senior discounts – Find out if or when your grocery store offers a senior discount and begin shopping on those days. Many other stores offer senior discounts, so take advantage of the savings!

Refinance your mortgage – Talk to one of our loan officers to see if this is a way for you to save money.

Refinance your auto loan – Let us help you see if refinancing your current auto loan into a lower rate is an option for you. With our competitive rates, flexible terms and insurance options we can help you save big.*

Utility bills – By weather stripping and sealing gaps around windows, doors and other entrances into your house, you can save up to 30% on your utility bills.

Buy in bulk – If you have the extra storage space, buy in bulk from larger discount stores.

By making a few, simple adjustments, you will see a difference in the amount of money you spend each month. We can help you pad your rainy day fund or find other ways to ensure your financial future. Call 800-300-9728 for more information.

* Rates subject to credit approval. Used vehicles must be 2006 models or newer, with a maximum of 60,000 miles and no more than 20,000 annual mileage usage.

Moving?

The fastest and most secure way to update your address with WPCCU is to log in to your Online Banking account and click "Secure Forms," then click "Change of Address Form." Don't have an Online Banking account? Just write down your name, account number(s), old and new address, new phone number, email and date the address change is effective. Sign the letter and fax it to 213-580-1739, or mail it to WPCCU, 1053 W. Sunset Blvd., Los Angeles, CA 90012.

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
 Saturday, July 4 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

Montebello Branch:

2527 W. Via Campo Blvd.
 Montebello, CA 90640

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



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Please recycle.