

## Join the Credit Union

Welcome to Clearpath Federal Credit Union!

You could turn to a bank for checking, savings, loans, and credit cards - but there's a better choice. Your Credit Union offers all the products and services you could ever want, and since we're owned and operated by our members, we offer something you just won't find at a bank: a firm commitment to your best interests. Here are just some of the unique benefits that Clearpath members enjoy:

- Better rates and fewer fees. We return our profits to members in the form of lower loan rates, higher savings yields, and lower fees than you will find elsewhere. If you still have accounts at other financial institutions, dare to compare. We're confident that you'll see a difference at Clearpath, and we'll even help you make the switch!

- The latest technology. Convenience is important to our busy members - so it's important to us, too. We provide Internet Banking with Online Bill Payment, Phone Teller, Direct Deposit and a nationwide network of branches and ATMs.

- Service with a smile. Our friendly staff is here to make sure you get all the help you need. We want you to feel comfortable each time you turn to us, knowing you will receive unbiased, expert advice and support from people who truly care.

Who Qualifies to Join? To become a member of Clearpath Federal Credit Union, you must fall into one of these categories:

- Employees of Ralphs or Food 4 Less grocery stores, or if you are paid by or supervised from Ralphs Grocery Company in Compton, California.

- Members of Clear Giving Charitable Association (For more information on how to join Clearpath's Nonprofit organization click [here](#))

- Employees of another select employer group such as

Abbot Industrial Supplies

Butler Building Maintenance

California Shopping Cart Retrieval

Casa de Ramos Mexican Restaurant

C-Central Inc.

CD Construction

Colony West Insurance

Community Care Hospice

Damon's Steak House

Document Systems

Dr. Steven Bowen MDM Inc

East Hills Mortgage

FTSI

Glendora Trophy & Engraving

JONS Marketplace

LMS Intellibound

Maverick Design & Marketing

Nader's LA Popular

Prudential California Realty

Right Souch Insurance

Santa Clarita Valley Rubber Stamp

SAS-ROI

Sterling Management Group

TEAM Referral Network

Thai Rama

Valley Uniforms

VonKeith Properties

- A family member of a person from an above group.

- Anybody residing in the household of a person employed by an above group.

### Membership for a Lifetime

Clearpath Federal Credit Union is a better place to bank. Credit unions focus on offering better savings yields and lower loan rates, instead of just making a profit. When you open a Prime Share (Savings) Account, you become a lifetime member of Clearpath with equal power shared by other members. Even if life takes you in a different direction, you can

still benefit from everything our credit union has to offer. Once a member, always a member. You receive one vote during elections at our annual membership meetings and a \$1 deposit secures your credit union membership.

Once you have deposited \$1 into a Share (Savings) Account, you establish your membership and may apply for additional Clearpath products and services. Your Credit Union is committed to offering financial solutions to meet your unique needs. Even if life takes you in new directions, you can still benefit from everything the credit union has to offer. Clearpath can help guide you through each stage of your financial life. Wherever life takes you, your credit union benefits can follow.

Call us today at 800-433-7328 to join by phone, or [click here to Apply Online!](#)

## History and Mission

Clearpath Federal Credit Union was originally founded in June of 1954 and was chartered as Ralphs Grocery Employees Credit Union to serve the financial needs of the employees of Ralphs Grocery Company and their immediate families. The purpose of the credit union was to pool member savings and to provide loans to members at reasonable interest rates.

The credit union has since grown to become a strong financial institution but still operates for the purposes of improving the financial lives of members. Today, Clearpath is a federally chartered corporation owned by its members (share holders) who elect a volunteer Board of Directors.

In April of 2007, the credit union changed its name from Ralphs Federal Credit Union to Clearpath Federal Credit Union. Clearpath continues to provide quality financial products to its members, creating a mutually rewarding relationship through excellent service.

Clearpath is committed to providing superior financial services while partnering with our members to improve their financial well-being. You have many options when it comes to checking, savings, and loans - perhaps even a bank branch in the store where you work - but Clearpath is the better choice for you.

At Clearpath your dreams are our mission!