



Fall 2014

Reserved a table? Get ready for a great evening with an abundance of community spirit, spectacular silent auction items, paddle-worthy live auction items, Dick Lareau's famous video, and notable guests including Mayor Kevin Faulconer, State Assembly Speaker Toni Atkins, County Supervisors Greg Cox and Ron Roberts, Councilmembers Ed Harris and Lorie Zapf, Naval Base Point Loma CAPT Howard Warner, and Point Loma Submarine Base CAPT Gene Doyle.

Get ready to bid! A birthday party for 12 kids at a fabulous yacht club; Appetizers for 8 at the Pearl; Coffee with Lorie Zapf; a painting by Ann Walker; a performance by the Pizzaro Brothers; dessert of the month; catered dinner by Supannee House of Thai; staycation at the Marriott; a behind the scenes tour of the Organ Pavilion at Balboa Park...and more. Raise a paddle for the Mean Green Team, who is donating two hours of work for a chosen project, or for a piano performance in your home by Dr. Sidney Yin, Artistic Director for the San Diego Youth Symphony.

Congratulations to our five Beautification Award winners! The Beautification Award committee, led by Dick Lareau, is recognizing the following for their contributions toward beautifying and enhancing Point Loma.

Silvergate Yacht Club - Elegant new building

Sweetaly Bakery and Bistro - Quaint outdoor patio area

DeAnn Reynolds and Jerelyn Biehl, Canon St. Properties – Remodel at 1101 and 1111 Scott Street, where Elegant Truffle and Pummaro are located (architects: Jim Wheeler and Gerry Wheeler).

Driscoll, Inc. – Intrepid Landing, which affords a wonderful pathway between Shelter Island and North Harbor

Point Loma High School – A new art gallery for student work, an outdoor art gallery featuring murals and painted doorways, and the landscaping at the new entrance on Voltaire Street.

Many thanks to the Point Loma Artists Association for donating the table centerpieces. You will be able to bring one of their artistic creations home with a donation!

See you there!

Thank you, Table Sponsors!

(as of this printing) Mike & Cindy Caruso AmericanWest Bank Sally and Mike Bixler Dorothea Laub San Diego Gas & Electric Cecilia Carrick & Stanley Nadel Linda Fox & Klonie Kunzel Nancy Peckham Shirley Haimsohn Point Loma Summer Concerts Karan & Bennet Greenwald Element Wellness Center Dr. Janette Larsen GoodPoint Gasoline Mean Green Team (2-3 tables!) Carolyn Kutzke Dianne Reichardt Union Bank McMillin Realty Point Loma Nazarene University **United Portuguese SES**

Order of the evening:

• 5:30: Cocktails, visiting, silent auction browsing!

- 7:00: Dinner and Welcome
- 8:00 Program/Awards
- 9:00 Good night!
- Complimentary parking
- Business or Cocktail Attire

Liberty Station Conference Center 2600 Laning Road

Reservations? Go to www.pointlomaasociation.com



Chairman's

Message

Just left our Historian, Klonie Kunzel's home after reviewing PLA's history and accomplishments. Back in the day, it was typewriters

and a lot of foot work. No computers and e-mail. Our membership levels grew by leaps and bounds over the first 40 years. My goal as chair is to keep the pulse on our memberships, and continue to expand. Nancy Palmtag has been a great addition as membership chair.

Keep your eye out for a survey coming your way. The idea is to streamline our processes and increase the effectiveness of the PLA. We look forward to hearing from you. Thanks to Stan Nadel for chairing our Communications Committee.

I hope you were able to make it to the Nimitz Visioning meeting on September 17. Our goal is to improve Nimitz from W. Point Loma to Harbor Drive. We are currently exploring the median between Centraloma and Bernice, a very attractive project transforming the ugly blacktop into an attractive, landscaped area with a stamped concrete border, much like the new median at W. Point Loma. Thank you, Byron Wear, for spearheading the effort.

The PLA board had a very productive retreat in June. Thanks to Director Kelly Mitchell, moderator Jeanne Cochran (PLNU), and Vice Chair Sally Bixler for a great morning. The sandwiches from *Tea Upon Chatsworth* were a treat.

Our annual dinner is coming up on October 17. I can assure you, this will be a great evening you won't forget. Come and greet our political leaders and mingle. Great food from To The Point, Dick Lareau's famous presentation and more. Make your reservations at maluhia@cox. net. Hurry, this event sells out quickly.

Remember to go to our Facebook page and "like" us. Let your neighbors know that we're a great organization that's more than affordable to join. We are improving your community, which benefits us all.

See you around PL.

-Robert Jackson

Beautification UPD&TC



showing photos of graffiti, as we don't want to give graffiti vandals any notoriety on these pages.)

PLA at the Library! It's the PLA's turn to show our good works in the display cabinet at the Point Loma Library! Thanks to Blanche Welch, Linda Bienhoff and Cecilia Carrick for the beautiful display.

Palm Tree trimming at Cañon/Point Loma Ave: Thanks to Robert Jackson for doing some investigative work and determining that the Palm trees at the corner of Cañon and Point Loma Ave. were indeed City property – that hadn't been maintained in 25 years! He contacted Councilmember Ed Harris' office, who quickly dispatched tree trimmers to the site.

Graffiti strike force: Unfortunately, vandals hit our Point Loma sign and utility boxes, which are usually immune to graffiti. Many thanks to the anti-graffiti team – Cecilia Carrick, Virginia Buerger, Betty Allman, Cathy White – for their quick action in removing the graffiti. (Please note: we have a policy of not





By Judy Garrett and Betty Allman

While strolling along Admiralty Row in Liberty Station, we found this lovely water-wise garden. Drive by Evans Rd. to enjoy a freshly land-scaped example of a xeriscaped water saving design.



The Mean Green Team

he Mean Green Team has been trimming, weeding, cleaning, shoveling, sweeping, and raking for our community! This past month, they worked at the Hugh Story Memorial Rose Garden, Ed's Triangle at Nimitz and Sunset Cliffs Blvd., the side medians (or "pork chops") at Nimitz and West Point Loma Blvd., and Point Loma Park.



The Mean Green Team with an interesting find among the bushes.

Want to find out where they'll be next? Look for posts on our PLA Facebook page! And photos on Instagram!

PLA hits social media

Yes -that's right - we're not only on Facebook – we're on Instagram! Just search "Point Loma Association" on Instagram and you'll find photos of our most recent projects. Check us out on Facebook and "Like" us.

A committee is currently looking at reorganizing/updating the PLA web site. *Not good with a shovel but a computer/database wiz?* We're looking for folks to contribute content and help on the web site update committee led by Marty Smith (email her at martyesmith@gmail.com if you can help). And we're always open to new ways to let the community know what we're up to. Ideas? Contact the PLA's Communication Committee Chair, Stan Nadel (smnadel@cox.net).

Like to play in the dirt or wield a paint brush? You're invited to join the Mean Green Team on Fridays, serve on the Beautification Committee, or join the PLA's Graffiti Busters team. Contact Ron Brooks at brooks1@cox.net.

And if you're enjoying this newsletter and are not a PLA member – join! It's easy and affordable (only \$30 annually). Go to our website, www.pointlo-maassociation.com and follow the prompts to join online, or send a check to: PO Box 60212, San Diego, CA 92166-0212.

Welcome Ashore!

welcome CAPT Howard C. Warner III and CAPT Gene Doyle to Point Loma. CAPT Warner was recently installed as Commanding Officer, Naval Base Point Loma. On February 15, CAPT Doyle took the reins from CAPT Thomas Ishee as the new Commander, Submarine Squadron Eleven and Commander, Submarine Forces U. S. Pacific Fleet Representative West



Coast. Both men are pinching themselves about their assignments to Point Loma. You'll get to meet both men at the PLA Annual Dinner!

CAPT Howard Warner is a San Diego native who graduated from Santana High School before entering the U.S. Naval Academy. In his wildest dreams, he never imagined he'd return here with one of the best views in the city. In fact, as a youth, he attended his

Continued on page 4

Around Town... Point Loma Shelter Island Pharmacy spaces out

If you've been in Point Loma Shelter Island Pharmacy at Cañon and Rosecrans, lately, you no doubt noticed the huge changes in the interior. "When we looked at the space, we said: 'do we start from scratch, or renovate the old pharmacy?'" said owner Michael Saad.

It turns out that the walls couldn't be moved —so they moved partitions, added shelving, stripped the floors, and updated the bathroom—in a single weekend. "We closed on Friday and opened Monday," said Michael.

The result is an open feel in the store that gives the employees more room to work and customers more room to relax and browse. "We were doing 75 percent of the business in 10 percent of the space," said Michael. "The traffic flow is now spread throughout the store. Now the pharmacy is the focal point."

The changes also allowed Michael to add a private consulation area, a bigger space for compounding and filling prescriptions, a comfortable space for customers to wait for prescriptions—and even a small coffee bar, where customers can purchase coffee for a dollar. "I had a customer say, 'this doesn't look like a pharmacy,'" said Michael. "I'm not sure if she meant it as a compliment—but I did. We have a whole new look."

Michael and his wife, Andrea Saad, who purchases and displays the gifts and sundries, wanted to honor the history of the pharmacy with a rustic feeling. According to Michael, the first recorded pharmacy in the Village opened in 1914. He has a photo dated 1946 showing that the original building housed four separate businesses: Leo Volz Pharmacy, Zel's Market, Cecil's Meats, and Bill & Waenita's Market.

Michael's father, David Saad (deceased) bought the pharmacy in 1991. Owning a building with a history of four separate businesses has meant headaches for Michael and for the owners of Harbor Town Pub next door. Four spaces meant separate electrical and water systems. "We ran into

Continued on page 4

Around Town, continued

water pipes, even refrigerator drains," said Michael. The floors tell the story: you can see different store footprints by looking at the different shades and seams in the concrete. Michael is very happy with the changes, which he feels allow him to offer a better customer experience. "We have to move to the future," said Michael. "We don't want to act like a chain store."



Michael in front of the 1946-era photo

Blend in at Northside Shack

There's a new eatery in town, where you can not only get a delicious smoothy, or "blend," but learn something, too.

Pamela Olvera is the new owner/chef at Northside Shack, located in the small strip mall at Rosecrans and Dickens next to Alice Alfreda. She's serving up "blends" (a term she prefers to "smoothies")—a mixture of fresh fruit, grasses, and veggies with a base of coconut or almond milk/water or apple juice as well as juices, acai and pitaya bowls, and seasonal faire such as salads. Pitaya, by the way, is a cactus fruit also called "dragon fruit."

Calling herself "one of the biggest foodies around," Pamela has a catering background and uses her "Juicing Bible" to help treat ailments like colds—even back pain.

"It's going really well. The community is amazing; people are finding us," said Pamela. She gets a range of customers, from those who have never "juiced" before, to "juicers" who have become regulars already. Pamela had originally hoped to open shop in Imperial Beach, where the name, Northside Shack, is derived from a surf break there. She found a more welcoming community here. "I believe in community; I believe in people," said Pamela.

CAPT Warner, continued

father's retirement ceremony at Naval Base Point Loma – in the same exact place where his Change of Command ceremony took place 31 years later. "I never really thought I'd make it this far," said Warner.

CAPT Warner had considered hanging up his medals and leaving the Navy. "I have a 7-year old daughter, and I had 16 pack outs during my career," said Warner. (Pack-outs is the Navy term for moves.) He changed his mind when he learned of his new assignment. "I can't wait to see the Bolts in person!" he said. Warner is a "die hard" Chargers fan. "I was a big fan during the days of Dan Fouts, Air Coryell, Hank Bauer," said Warner. He's also a Padres fan.

Warner and his family – daughter Sofia and wife Sarah – are settling into their new home. "I remember being at my dad's retirement ceremony and looking up at the homes on the hill and thinking, 'wow, that's where all the officers live." They are adding their own personal touches to the house with a nautical themed design. The centerpiece of the decor is a chart of San Diego Bay that he used on his Navigator tour on the USS Pogy.

Before arriving in San Diego, Warner was the Deputy Commander for Training, Submarine Squadron 16, in Kings Bay, Georgia. Before that, he served aboard five submarines including the USS BREMERTON, which he commanded from March 2008 to August 2010. He has served our country for 25 years.

Unlike the typical two-year deployment, the tour as Commanding Officer of Naval Base Point Loma is three years. "It takes a while to adjust," said Warner. "The need to establish and leverage ties with the community is not lost on the leadership." And it certainly wasn't lost on Warner's predecessor, CAPT Scott Adams, who told him that it would be good for him to know the PLA. "His advice to me was that there is a great value in sustaining relationships with the PLA, Point Loma Nazarene University, and elected officials, said Warner.

Asked about what he wants to tackle first, Warner noted that he, like the PLA, wants to work on beautification. "We have had to make tough choices with respect to the appearance of bases due to lack of resources," said Warner. Now that there is more stability with resources, he hopes to tackle some overgrowth and present a "professional, smart, pleasing view to guests." He also hopes to honor the historical significance of the base. "We have the last undeveloped stretch of beach in San Diego," said Warner. "It hasn't been touched since Cabrillo landed."

Warner arrives in Point Loma with a full plate of projects, including traffic issues, the fuel pier, and the relocation of the fuel pipeline. "It's the right thing to do," he said of the fuel pipeline. "We need to get the fuel line off the coast. Miramar isn't going away any time soon."

Warner wants members of the PLA to know that the Naval Base Point Loma logo "says it all" about his new assignment: "The lighthouse and anchor reflect our maritime heritage; the eagle, sword and trident represent the air, land and sea services we support. The five stars represent my commitment to provide 5-star service to protecting and preserving the Point Loma community."



CAPT Gene Doyle arrived in Point Loma earlier than CAPT Warner—on February 15 from Washington DC after a VERY short, five-day turnover with CAPT Ishee, and has, in his words, "been in awe of this place ever since." "This is a unique place," said CAPT Doyle. "There are unique responsibilities in this position. There is no other sub squadron command with this level of responsibility." Doyle explained that in addition to supporting six submarines, he's also responsible *Continued on page 5*

Continued on page 5

for the floating dry dock, Arco (ARDM-5), Undersea Rescues Command, and is the area commander for radiological emergency response. His main job: "training, maintaining and equipping subs to deploy," said Doyle. "I want to give the operational commanders the most capable subs, from the crew to the commanders."

Naval Base Point Loma is unique to Doyle in other ways. "I'm blown away by the relationship the squadron has with the community," he said. "We have great support from veterans' groups, the PLA, the Yacht Club, Orange County Navy League, San Diego Navy League...the culture in support of sailors is terrific."

If you're wondering how we compare with other Navy towns, we've got them beat, according to Doyle, who said the community engagement "happens better in Point Loma over anywhere else." He cited military discounts and many events for the military and their families. The support is important, Doyle said, because it can be challenging for families to establish deep friendships outside the military community.

Originally from the land-locked state of Montana, CAPT Doyle joined the Navy after graduating from Montana State University in 1989 with a Bachelor's degree in Electrical Engineering. He has already served over a quarter of his two-year tour here in Point Loma. "I would love to be here longer," he said. "There will be claw marks on the door when I have to leave." Doyle and his wife, Krysti, have three children ages 17, 4 and 2. He calls himself a "de facto" Padres fan and rarely leaves the Point Loma area, where he and his family enjoy our great restaurants and attend The Rock Church.

Asked about his goals, Doyle said, "To focus on the squadron. The base wouldn't exist without the submarines." He also wants to continue to build on the community engagement. "You give us so much; we want to provide you insights into our lives." He aims to continue providing tours of the submarines to the community and civic organizations, youth organizations such as the Boy Scouts, and other groups and associations.

Doyle also shared his optimism: "Patriotism abounds in this country," he said, noting that the average age of a submariner is 23-24 years old. "One half of one percent of the population of this country is charged with the enormous responsibility of protecting the rest of the country."

For that, we thank CAPT Doyle and CAPT Warner for their service to our country, and for their commitment to our community.

BIG Projects in Point Loma



She is hoping to expand her patio area now that the pot shop next door is moving out.

Find your blend at 1255 Rosecrans St. www.northsideshack.com



Pamela Olvera at her home away from home

Point Loma Assembly hits the roof!



There's a lot happening at the Point Loma Assembly! A new set of doors, a brand new roof (thanks to Dottie Laub), and an upcoming Centennial Celebration!

Save the date for the third annual art show on Friday evening, November 14 from 5:00 - 9:00 p.m. You can purchase advance tickets from any Point Loma Assembly member for \$12 or pay \$15 at the door. There will be some new fun, hands on art projects as well as amazing art, appetizers and wine. On Saturday, the show is open to the public at no charge.

January 8, 2015 marks the Assembly's centennial. They are celebrating the anniversary of the completion of the building with a gala event being planned by Jodie Bruhn and Linda Fox.

Continued on page 6

Big Projects continued from page 5

ook around Point Loma, and you'll see a lot of construction projects: the mixed use project at Catalina and Voltaire that was covered in the Winter 2014 issue; the Waterpoint condo/retail project on Scott Street; the multi-family project on Carleton Street. Next up is Point Loma Village/Bellamar, a retail/townhome project going in at the former site of Blockbuster's, Gus's, and Ipanema at Rosecrans and Byron. Demolition is expected in early October.

The project's retail development is being managed by Matt Peckham and Steve Avoyer of Flock & Avoyer. "We're open to all ideas," said Peckham of the 4750 square foot space, "but it won't be a marijuana dispensary," he joked. He mentioned the possibility of a "daily needs" tenant such as a nail salon, or a restaurant; "whatever makes sense economically: we're open to all uses," said Peckham.

Rudy Medina, who is managing the residential aspect of the development, said that the developer is looking for 2-3 retail tenants who are "reflective of the community," and enhance walkability within the Village. He noted that both the retail and residential parts of the project had been scaled down to meet the concerns of the Point Loma Community Planning Board.

As for parking, there will be two spaces for each of the 16, 2000 square foot "Single Floor Townhomes" or "Apartment Flats," plus two to three extra spaces, according to Medina. The retail parking will be located where the current parking off of Rosecrans is now, with 12 spaces plus one handicap space. Medina noted that there will be a wider drive aisle.

The architectural firm who designed the project, Martinez + Cutri, is well known for its many buildings in downtown and Little Italy.

Editor's note: As long as I was talking with Flock & Avoyer representatives, I asked for an update on Point Loma Marketplace, where Fresh & Easy is located. Brad Williams kindly returned my call and said that the second phase, demolishing both the Loma Plaza building across the parking lot and the Catalina Realty building, is "on hold." "We're looking for the right tenant mix," he said. "The landlord wants someone who understands the neighborhood."

District Two Update



By Councilmember Ed Harris

Dear Friends.

My staff is currently working with Cecilia Carrick to allocate funds from our Council

District Two budget to support PLA's median enhancement project at West Point Loma and Nimitz. The transformation of Nimitz Boulevard is beautiful and continues thanks to your hard work!

On another note, I was sorry to learn that Gus's on Rosecrans will be closing to make way for another condominium project in Point Loma. While I am grateful for an improved economy, I feel as though Point Loma might be losing some of its small town charm.

Point Loma's Peninsula Community Plan has not been updated since 1987. Ocean Beach residents spent over 12 years working on an update to the Ocean Beach Community Plan recently approved by the City Council. There are many features to the updated plan, and Ocean Beach elected to retain its small-town community character. A community plan update is currently underway for the Midway-Pacific Highway Corridor. Creating a community plan update is time-consuming, and I will advocate for this update even after I leave office on December 10. I believe an updated community plan with increased community engagement will result in a clearer reflection of what Point Loma residents want now, and for future generations, in the place they call home.

Finally, thanks to all who came out for my town hall meeting at the Point Loma library on homelessness, and my community beer gathering at Stone Brewery at Liberty Station. I look forward to seeing you all on October 17 for PLA's Annual Dinner.

I appreciate and thank you for working so hard to make Point Loma more beautiful.

Sincerely,

Ed Harris Councilmember, District Two

Fresh Fish!



By County Supervisor Greg Cox

There's a new and exciting landmark on San Diego's downtown waterfront: a dockside, open air seafood market operated by local fisher-

men who for years have dreamed of having a place where they could sell their freshly caught seafood directly to consumers.

The fishermen had sold fish from their boats and wanted to open up a seafood market along the waterfront. But they had run into some red tape and delays. When I heard about their problems, our office contacted the fishermen and the Port to work out a solution.

The result? The wildly successful Aug. 2 opening of the new Tuna Harbor Dockside Market. Hundreds of people showed up, many lining up more than an hour before the market's opening. They had a wide variety of seafood to choose from – bluefin, yellow tail, stone crab, black cod and sea urchin.

The market will be open every Saturday, from 8 a.m. to 1 p.m., or until the fish runs out. It is located at the Fish Harbor Pier, between Ruocco Park and Seaport Village.

San Diego has a rich tradition of commercial fishing. Thousands of men and women once worked aboard San Diegobased fishing boats and in the local tuna canneries. Our region was known as "The Tuna Capital of the World."

By promoting locally caught fresh seafood, we can reduce our dependence on imported seafood, reduce the carbon footprint of the seafood we eat, and support the local fishing industry. Ocean to table!

In addition, the market is a great fit with the County's Live Well San Diego initiative to promote better health by providing fresh, locally produced sea food. Studies have shown that fish and other seafood are an important part of a healthy diet and we hope people will take advantage of this market.

If you haven't had a chance to check out the market, give it a try. And tell them Supervisor Cox sent you.

Point Ioma IMMER Let there be music



Nancy Palmtag, Terri Poulos, Cecilia Carrick, and Clark Burlingame



e congratulate the Point Loma Summer Concerts Committee for another great season! Thanks to Nancy Palmtag for coordinating the PLA booth at the concert on August 1.

Through raffle ticket sales, the Concerts Committee was able to raise over \$12,000 to support music programs at our schools. The funds will be donated to Dana Middle School, Correia Middle School, Point Loma High School, and Recreational Music Center.

> Look for the PLA booth at the **11th Annual Fall Festival!** This free community event on PLNU's campus is open to all ages for a day of fun: children's activities,

live music, flavors from local restaurants at A Taste of Point Loma, exhibits from local businesses and non-profit organizations across San Diego, and the return of the Ask a Professor speaker series. Stay for the ice cream social and Grand Prize Drawing at 2:00 p.m.!

The PLA Watering hole



Peninsula Community **Planning Board**

Meets third Thursday, 6:30 - 9:30 p.m. Point Loma Library 3701 Voltaire Street

Ocean Beach Town Council

Meets fourth Wednesday, 7:00 p.m. Masonic Center 1711 Sunset Cliffs Blvd. jimmusgrove@mac.com

Point Loma Assembly

Meets second Thursday. 4:00 p.m. (dark July/August) Point Loma Assembly 3035 Talbot St. (619) 887-9313 www.plassembly.org

La Playa Trail Association

Meets second Tuesday, 3:00 p.m. US Bank 1331 Rosecrans St. Charles Best, 223-3418

Point Loma Association

Meets second Wednesday, 7:30 a.m., Bali Hai Beautification: First San Diego Yacht Club Membership: First Friday, 4:00 at US Bank₇

Community CALENDAR

Ongoing: Point Loma Farmer's Market Sundays at Canon/Rosecrans, 9:30 - 2:30

October 17, 2014: PLA Annual Dinner!

November 8, 2014: Ride the Point: A 10, 25, or 52-mile ride through "The hidden, unridden and forbidden Point Loma." Register at www.ridethepoint.org/

November 15 and 16, 2014: Art show at the Point Loma Assembly, including the installation of a former Urban Tree art project.

Fall at Liberty Station!

Friday Night Dinner Club: November 21, December 19, 6-9 p.m.: Like Italian dishes? Want to enjoy a nice dinner with nice people? Want to eat fresh and healthy but don't want to cook? Join in for a four-course Italian dinner prepared by Chef Marty of Arte Toscana. Meet strangers and leave with friends! Info? 2013artetoscana@gmail.com.

Friday Night Liberty: October 3, November 7, December 5: 5:00 - 8:00 p.m. Enjoy performances, open studios and galleries. Free. www.ntclibertystation.org

Fall in Ocean Beach: 10th Annual Oktoberfest Friday, October 11 - 4:20 - 10:00 p.m.;

Saturday, October 12 - 9:00 a.m. -10:00 p.m.

OB Restaurant Walk: November 11, 5:30 - 9:30. Ticket information at obtowncouncil.org.

OB Christmas Parade: December 6. 5:05 p.m. www.oceanbeachsandiego.com

Tuesday, 8:00 a.m.

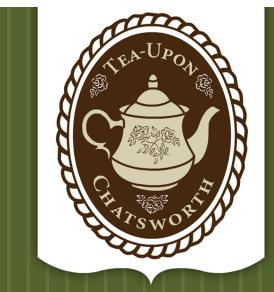


PO Box 60212 • San Diego, CA 92166-0212 Return Service Requested Have you moved? Let us know! E-mail: Contact@plaweb.org



www.pointlomaassociation.com

Newsletter Editor: Kerri De Rosier kerriderosier@gmail.com www.imaketheworldwrite.com







3777 Sports Arena Blvd. San Diego, CA 92110; (619) 226-7100 Mon - Thur : 9:00 am to 5:00 pm, extended walk-up hours until 6:00 pm. ; Friday : 9:00 am to 6:00 pm. Saturday : 9:00 am to 4:00 pm

Fees apply. All loan programs are subject to approval. Maximum 95% loan-to-value (LTV) is available. Additional restrictions apply. PLCU home loans are available on owner-occupied or investment 1-4 family residences or townhouses located in California. All interest rates are subject to change. Must meet lending criteria. Real estate loans are available only to PLCU members.



PRSRT STD US POSTAGE PAID PERMIT # 1959 SAN DIEGO, CA