



Money matters

July 2010

What Is Membership Worth to You?

“Saving hundreds of dollars a year on my auto loan.” “No more ATM fees.”
“Refinancing to save thousands in interest on my home mortgage.” “Really free checking.”

Every member has a reason for choosing Sacramento Credit Union. Helping you succeed is our business, so we provide value through competitive rates, low fees and outstanding products and services. As a member, you are an owner of this business. We work hard for our members – not for the profits of bank shareholders – so we are constantly innovating and delivering the benefits our members want.

WHAT DO YOU WANT?

Perhaps you opened a share savings account years ago, or you got a great deal on your auto loan with Sacramento Credit Union. Regardless, you should know that membership is more than just a few dollars in savings here and there. Your credit union has the tools to help you manage your money and build a stronger financial future.

Your credit union outperforms banks in all of these areas and more. It's no surprise that people are fed up with the rising fees, shrinking value and lower service standards from the big banks. That's why many customers are making the switch from banks to credit unions.

SPREAD THE WORD AND SHARE THE SAVINGS

Has Sacramento Credit Union helped you save money or reach a financial goal? Share your success story with friends and family so they can start saving, too. Your family members and anyone who lives or regularly works in El Dorado, Placer, Sacramento, Solano, Sutter, Yolo and Yuba Counties, Calif., is eligible for membership. And it's easy to apply for membership online at www.sactocu.org.

Our dedicated team at Sacramento Credit Union can help you make the most of your finances. Stop in today to find out what we can do for you, or visit www.sactocu.org to see all the perks of membership.



Going Quarterly

Please note *Money matters* will no longer be printed on a monthly basis. Instead, we're switching to a quarterly print schedule. Your next edition will be mailed with your end-of-September paper statement.

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Calendar of Events

Monday, September 6 – Labor Day
SCU Offices Closed



Need an Auto Loan? We'll Steer You in the Right Direction!

If a new or used vehicle is in your future, Sacramento Credit Union can help. We offer a variety of auto loan terms that can put you behind the wheel in no time.

- **Competitive rates.** Our auto loan rates are among the most competitive around. Check our rates at www.sactocu.org to see how much you may be able to save by refinancing your loan with us.
- **Flexible terms.** A variety of term lengths are available so you can choose the term with a monthly payment amount that best fits your budget and circumstances. We offer up to 100% financing of the manufacturer's suggested retail price plus tax and license fees to qualified members for new cars, trucks or vans.
- **Personal auto shopping.** Our Autoland vehicle expert can help you locate the make, model and upgrades for the new vehicle you want at fixed fleet prices. Just call (916) 449-2763.

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* APY = annual percentage yield. You must meet certain requirements to earn interest. Visit www.sactocu.org for details.

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Branch Hours

Mon. - Thurs. • 9 a.m. to 5 p.m.
Friday • 9 a.m. to 6 p.m.

All Offices

Phone: (916) 444-6070
Toll Free: 1(888) SACTO-01
24-Hour LoanAccess Line
Toll Free: 1(877) 444-LEND
E-Z Access: (916) 441-2255
Toll Free: 1(800) 397-2255

Elk Grove

9160 E. Stockton Blvd., Ste. 120

Fair Oaks

8100 Madison Avenue

Sacramento

3660 Bradshaw Road
800 H Street
3045 Arden Way, Ste. 200
6121 Franklin Blvd.
Kaiser Hospital*
6600 Bruceville Road
* Limited hours of operation.

www.sactocu.org

Home Loans

www.SCUhome.com
(916) 441-LOAN

SCU Investment Services

(916) 444-8599, ext. 3112

**Personal Auto Shopper
Autoland**

(916) 449-2763



Sacramento Credit Union: Your Source for the Best Checking Options

Just about everyone needs a checking account. And paying just to access your own money doesn't seem quite right. But most banks' "free" checking accounts aren't quite so free when you look at the fine print. Some charge a monthly fee if your balance falls below a certain minimum. Some hit you with fees for each check written.

At Sacramento Credit Union, we offer a range of free checking accounts. And when we say free, we mean free.

Free Checking. This basic account has no monthly fee and no monthly minimum balance. You get a free Visa® Check Card and free Sacramento Credit Union and CO-OP ATM transactions (there are more than 400 CO-OP ATMs in the greater Sacramento area and 25,000 nationwide).

Free Music Checking. Again, no monthly fee and no minimum balance, and you get the same benefits as Free Checking! But you also have the opportunity to earn four free downloads every statement cycle. See www.sactocu.org for details.

Free Rewards Checking and Free Interest Checking. Both of these accounts offer everything Free Checking does, plus the chance to earn interest on your balances as long as certain conditions are met. And did we mention that there is no monthly fee and no minimum balance?

You must be a member of Sacramento Credit Union to qualify for free checking. To learn more or to apply for a free checking account that's really free, go to www.sactocu.org and click "Personal" and then "Checking."

At Sacramento Credit Union, We Mean Business

Put the friendly, knowledgeable service and low fees available at Sacramento Credit Union to work for your business with one of our business checking accounts.

We offer:

Free Business Checking – A simple account for businesses that don't write many checks. There's no minimum balance and no monthly service fee. Compare to one of the local mega-bank's Free Business Checking, which requires that you meet certain requirements or pay a \$13 monthly fee.*

Business Interest Checking – Earn interest on your business deposits. There's a \$5 monthly service fee, but it is waived with a \$5,000 minimum balance.

Custom Business Checking – We can customize a checking account just for your business, based on the number of transactions you make each month.

Each of our business checking accounts features free e-Statements and Online Banking.

To learn more about business checking accounts at Sacramento Credit Union, call (916) 444-8599, ext. 3004.

* Information obtained online on June 7, 2010. This information may change at any time. Sacramento Credit Union assumes no responsibility for the accuracy of this information.

Need an Auto Loan? ... continued from front

WHAT ABOUT REFINANCING?

If you have a high interest rate auto loan with another financial institution, Sacramento Credit Union may be able to refinance your current auto loan at a lower rate. Give us a call at (916) 444-6070. We'll be happy to run the numbers to see if we can save you money.

CHECK US OUT

Whether you're in the market for a new or used car or truck, or a business vehicle, you don't have to look any further than your credit union. We'll help you find the right vehicle for your needs at a price you can afford. Call us at (916) 444-6070, visit us online at www.sactocu.org, or stop into a branch today.