



A home equity loan from Sacramento Credit Union can finance a home makeover.

Retirement Remodeling Home Sweet Improved Home

During your working years, you no doubt had some days when you wished you could “just stay home today” as you left for your workplace.

Now that you are able to stay home, do the walls feel like they are closing in on you? Are you eager to replace outdated appliances? Do you want an inviting space to entertain friends and family? Making home improvements may help you enjoy your home more during your golden years, and they can make it more attractive to buyers when it's time to sell.

MAKE YOUR NEEDS AND WANTS LISTS

Think about the improvements that your home needs as well as the ones you want. For example, new furniture may be at the top of your wants list, but it may be necessary to replace an old roof first. Also think about improvements that can help you stay in your home longer (see “A Makeover for Mobility”). Look into the costs of updates to determine a home remodeling budget.

CONSIDER COST RECOUPED

If you want to get the most from your remodeling dollars when it's time to sell,

the following projects, as reported in *Remodeling* magazine's 2009-10 Cost vs. Value Report, may reward you with a higher selling price.*

Project	Cost Recouped
Entry door replacement (steel)	128.9%
Attic bedroom	83.1%
Deck addition (wood)	80.6%
Minor kitchen remodel	78.3%
Basement remodel	75.4%

PUT YOUR HOME'S EQUITY TO WORK

You deserve a home that will meet your needs *and* make you smile. A home equity loan or line of credit from Sacramento Credit Union can help you finance home improvements at a comfortable rate. Learn more by stopping at a branch, calling **(916) 444-6070** or clicking www.sactocu.org and selecting “Loans & Mortgages.”

* Cost recouped percentage based on national averages.

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Calendar of Events

Monday, July 5 – Independence Day
SCU Offices Closed



A Makeover for Mobility



Physical limitations don't have to keep you from enjoying your home. These improvements may help you stay in your home longer.

- Grab bars in the shower.
- Motion-sensing faucets.
- Pull-down shelving.
- D-shaped cabinet and drawer handles that are easier to grab.
- Brighter lighting in rooms and hallways.
- Non-slip flooring and rugs.
- Handrails at all steps.
- Motion-sensor outdoor lighting.

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Mon. - Thurs. • 9 a.m. to 5 p.m.
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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
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(916) 449-2763



5 Ways to Build a Healthy Credit History

If you've ever watched TV's "The Biggest Loser," you know that it's easier to maintain a healthy weight now than try to lose weight and overcome possible health conditions later. (Or as some people say, "A moment on the lips, forever on the hips.")

The same is true of your credit history, which affects everything from your purchasing power to your ability to get a reasonable loan rate or land a job. Building a healthy credit history from the start – rather than trying to overcome mistakes later – can save you time, energy and money.

To get an idea of your credit history, potential lenders will examine your credit score. A high credit score can make it easier to get a credit card or loan, and may result in the lender setting a lower interest rate. To boost your credit score, remember these tips:

- 1. Pay your bills on time.** Learn more about our Online BillPay and automatic payment transfer options at www.sactocu.org.
- 2. Pay down your debt.** Consider our low-rate loans to consolidate your debt. As a member of Sacramento Credit Union, you have access to financial counseling through ClearPoint Credit Counseling Solutions if you need more help managing your budget or debt load. Click www.sactocu.org and select "Account Services."

3. Reconsider closing accounts. You may be tempted to close an old credit card account because you no longer use the card. But the longer your responsible borrowing history, the better your score.

4. Think twice about opening accounts. Applying for a lot of credit at once can harm your credit score. And every line of credit you apply for will stay on your record for at least seven years, even if the account is only open for a day or two.

5. Fix errors. Review your official records from all three major credit reporting agencies (Equifax, Experian and TransUnion) and be sure any incorrect information is corrected. You can order a free credit report from each agency once a year at www.annualcreditreport.com.*

With healthy rates on savings and low-rate loans and credit cards, Sacramento Credit Union can help you achieve fiscal fitness and a healthy credit history. Contact us at (916) 444-6070 or www.sactocu.org to learn more.

* Website provided for information only. No endorsement is implied.

Overdraft Services Information

At Sacramento Credit Union, we understand that you may occasionally overdraw your account. An overdraft occurs when you do not have enough money in your account to cover a transaction. As a member service, Sacramento Credit Union may cover it anyway, at our discretion, and charge you a \$24 fee per occurrence.*

Typically, Sacramento Credit Union authorizes and pays overdrafts for checks and other transactions made using your checking account number and automatic bill payments.

Recent changes in federal regulations require that you must "opt-in" for overdraft services for everyday debit card transactions – by specifically requesting overdraft services for these transactions, or they will no longer be covered effective August 15, 2010.

If you want Sacramento Credit Union to authorize and pay overdrafts on your everyday debit card transactions, call (916) 444-6070, visit any of our branch locations or complete the form at <https://www.sactocu.org/opt-in.html>.

* Overdraft coverage is based on standard procedures that come with your account. Please see your Truth in Savings disclosure.