



## Are You Getting the Rewards You Deserve? Choose the Sacramento Credit Union Visa® Platinum RewardsPLUS Credit Card



If you're like most of us, that little piece of plastic in your wallet has become an almost-indispensable tool for helping manage your finances. So why not choose a card with low interest rates, no annual fees and the most flexible reward program available from the financial institution you trust?

### VISA PLATINUM REWARDSPLUS

With the Sacramento Credit Union Visa Platinum RewardsPLUS credit card, you earn points for every dollar you spend. Unlike some other cards, your rewards aren't limited to a specific airline or merchant. Instead, you can redeem your points toward your choice of rewards, including travel, merchandise and even cash.

The Visa Platinum RewardsPLUS credit card features:

- Points that you can redeem toward your choice of rewards.
- No blackout dates on travel rewards.
- No annual fee.
- Low interest rates.
- Widespread acceptance at tens of thousands of merchants across the country and around the world.

You can check your point balance by clicking on the RewardsPLUS link on the

Sacramento Credit Union Web site at [www.sactocu.org](http://www.sactocu.org) anytime, day or night. Or, call toll-free (877) 909-1450 Monday through Friday from 6 a.m. to 6 p.m. Pacific time to verify your point balance.

### IS A LOW-INTEREST-RATE CARD REWARD ENOUGH?

If you prefer a no-frills credit card without a rewards program, consider the Sacramento Credit Union Visa Platinum card. It also features low interest rates, no annual fee and can be used everywhere Visa is accepted.

### APPLY TODAY

To apply for the Sacramento Credit Union Platinum Visa credit card or Platinum Visa RewardsPLUS card, click [www.sactocu.org](http://www.sactocu.org) or stop by a branch.\*

\* Normal credit limits apply. Interest rates are variable and will depend on creditworthiness of applicant.

### in this issue

The St. Jude Dream Home Giveaway® ...2

7 Questions to Ask Before Refinancing ...2

### Calendar of Events

**Monday, May 31 – Memorial Day**  
SCU Offices Closed

**Monday, July 5 – Independence Day**  
SCU Offices Closed

### Notice of Change in Terms June 1, 2010

The following Sacramento Credit Union fee will be effective June 1, 2010:

Deposited Checks Returned (Savings) ... \$24

### 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.





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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](http://www.sactocu.org)

**Home Loans**  
[www.SCUhome.com](http://www.SCUhome.com)  
 (916) 441-LOAN

**SCU Investment Services**  
 (916) 444-8599, ext. 3112

**Personal Auto Shopper**  
**Autoland**  
 (916) 449-2763

## Your Chance to Win and Help a Child The St. Jude *Dream Home* Giveaway®

How would you like a chance to win a beautiful new home? Buy a ticket today at your local Sacramento Credit Union branch for a chance to win a new five-bedroom, three-bath home in Rocklin valued at approximately \$425,000. Only 12,000 tickets will be sold.

The St. Jude *Dream Home* Giveaway is sponsored by Standard Pacific Homes, television stations CBS 13 and CW 31, Rogers Jewelry and Sacramento Credit Union to benefit St. Jude Children's Research Hospital. All proceeds from the sale of tickets go directly to St. Jude.

Tickets are \$100 each and are on sale at Sacramento Credit Union locations throughout Sacramento or by phone at **(800) 564-8758**.

### HOW IT WORKS

- Visit a Sacramento Credit Union branch to purchase a ticket for \$100.

- The teller will give you a receipt for the ticket, which will come in the mail. Please hold on to your receipt.
- The St. Jude *Dream Home* will be open to the public May 6-June 20, 2010.
- **Winners will be announced during the live St. Jude television special on CBS 13 on June 27, 2010.** Along with the grand prize, 20 other prizes will be awarded.

Now is your opportunity to help the countless children who benefit from the work at St. Jude Children's Research Hospital, one of the world's premier pediatric cancer research centers. Plus, you'll have a chance to win a dream home or one of 20 other valuable prizes! Stop by a Sacramento Credit Union branch today to learn more or purchase a ticket for the St. Jude *Dream Home* Giveaway.

\* For full details and rules, visit [www.dreamhome.org](http://www.dreamhome.org).

## 7 Questions to Ask Before Refinancing

Before you decide to refinance your mortgage, ask yourself the following:

1. **What are my goals for refinancing?** Are you trying to lower your total monthly payment? Pay off your mortgage sooner? Get access to accumulated equity? Your goals will help you determine what terms and interest rate to look for.
2. **What's the value of my home?** You can find out approximately what your home is worth by checking out the sale prices of comparable homes in your neighborhood.
3. **What is my equity?** Check your latest mortgage loan statement to find your outstanding balance. Subtract the outstanding balance from your home's current value. For example, if you owe \$350,000 on a home worth \$400,000, you have \$50,000 in equity. (You may have a harder time refinancing if, due to economic pressures, your home is worth less than the amount you owe.)
4. **Do I have other liens against my home?** If you have a home equity loan or line of credit, the outstanding balance will be deducted from your equity.
5. **How long do I plan to stay in my home?** If you expect to stay in your home for at least several more years, refinancing may make sense. If you plan to move soon, you may not have time to recoup the costs involved in refinancing the mortgage.
6. **What are the current interest rates?** Generally speaking, you may want to consider refinancing if you can get an interest rate at least 2% below your original loan rate. However, you may also want to refinance if you have an adjustable-rate loan, are concerned about future rate increases and want to switch to a fixed-rate loan – even if the new rate is the same or slightly higher.
7. **What fees are involved in refinancing?** Find out about closing fees, appraisal fees, etc.

To learn more about refinancing options at Sacramento Credit Union, click [www.sactocu.org](http://www.sactocu.org) and select "Loans & Mortgages," or call (916) 444-6070.

