



# Money matters

April 2009



## NEW—Personalized Financial Help from ByDesign Financial Solutions™

Sacramento Credit Union has partnered with ByDesign Financial Solutions.\* Formerly known as Consumer Credit Counseling Service, this nonprofit organization has been providing comprehensive personal financial solutions since 1964.

ByDesign's professional, certified staff can help you with:

- Budget and credit counseling.
- Implementation of debt management plans.
- Default and foreclosure mitigation counseling.
- Home pre-purchase counseling and education.
- Reverse mortgage counseling.
- Identity theft resolution counseling.
- Bankruptcy counseling and education.
- Financial education program, workshops and Webinars.

Whether you are deeply in debt and need help sorting out your options or you simply want to learn more about how to better manage your money, ByDesign can help. And as a member of Sacramento Credit Union, you can take advantage of ByDesign's services for free or at a reduced rate.

*As a member of Sacramento Credit Union, you can take advantage of ByDesign's services for free or at a reduced rate.*

### TO LEARN MORE

To see how ByDesign can help you toward a more secure financial future, visit [www.sactocu.org](http://www.sactocu.org) and click "Account Services" on the menu bar to get to the ByDesign link. You can take a FREE assessment of your financial situation online or make an appointment with a counselor. You can also call toll-free at **(800) 750-2227**.

\* Sacramento Credit Union is no longer partnering with BALANCE™ Financial Fitness.

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### Calendar of Events

**Memorial Day**  
**May 25, 2009**

SCU Offices Closed

## Election Results

The Sacramento Credit Union Annual Meeting was held Feb. 19, 2009. Here are the results of the election:

### BOARD OF DIRECTORS

Willie L. Southward III, Chair  
 AnnMarie Boylan, Vice Chair  
 John Beck, Secretary-Treasurer  
 Les Brown, Director  
 Judy McGarry, Director  
 Mark Norris, Director  
 Jan Reeves, Director  
 Terry Tice, Director

### SUPERVISORY COMMITTEE

Gene Webb, Chair  
 Mary Ann Bennett, Vice Chair  
 Remie Diva, Member  
 Beverly Skeaton, Member  
 Pat Wilcox, Member

**Board of Directors**

Willie L. Southward III, Chair  
 AnnMarie Boylan, Vice Chair  
 John Beck, Secretary-Treasurer  
 Les Brown, Director  
 Judy McGarry, Director  
 Mark Norris, Director  
 Jan Reeves, Director  
 Terry Tice, Director

**Supervisory Committee**

Gene Webb, Chair  
 Mary Ann Bennett, Vice Chair  
 Remie Diva, Member  
 Beverly Skeaton, Member  
 Pat Wilcox, Member

**President & CEO**

Jerrold A. Kinlock

**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



# It IS Easy Being Green!

*Check out the new Sacramento Credit Union Web site for a full range of electronic services.*



Sacramento Credit Union has redesigned its Web site. Now it's more attractive, easier to navigate and features even more ways you can manage your finances electronically. In the process, you'll save time, money – and possibly a few hundred trees!

**WHY GO GREEN?**

According to studies by Javelin Strategy & Research:\*

- If all U.S. households switched to electronic statements and bill payment, it would save 687,000 tons of paper each year. That would result in less pollutants from manufacturing and transporting the paper, as well as less paper ending up in landfills.
- If all U.S. households eliminated paper checks and bills, it would save 16.5 million trees a year. Trees absorb pollutants such as carbon dioxide, release oxygen into the air and help cool our environment.

**HOW SCU HELPS YOU GO GREEN**

**e-Statements.** Safe and secure online statements reduce paper waste and the environmental impact of printing, processing and delivering paper statements.

**Direct deposit.** Your money is deposited sooner, and there's no need to make a trip to the credit union, saving on gas. (It's safer, too. You don't need to worry about checks being lost or stolen.)

**Online banking.** Free online access to your Sacramento Credit Union accounts. Online Bill Pay lets you pay bills without buying stamps or driving to the post office. Plus, you can view images of your checks as they clear – and make copies if you need them.

**Online applications.** You can apply for home, auto and personal loans online – it's quick and easy – again, without driving to your local branch.

To learn more about how going green with Sacramento Credit Union can save you green, visit [www.sactocu.org](http://www.sactocu.org).

\* Source: Javelin Strategy & Research, [www.javelinstrategy.com](http://www.javelinstrategy.com).

