



Here's What They're Saying about Free Rewards Checking

Carolyn and Jack Petty, long-time members of Sacramento Credit Union, recently signed up for Free Rewards Checking. "We've only just begun the program, but we're having fun with it," Carolyn says. "It's very exciting to have your money working for you, when all you have to do are certain things that aren't difficult, like having direct deposit."

Before signing up for Free Rewards Checking, Carolyn and Jack paid for purchases the old-fashioned way – by writing checks. Now, they've begun using a Sacramento Credit Union VISA® Check Card; have enrolled in *Online Access*, our online banking system; and check their accounts online. They think e-Statements are great, especially the ability to see check images!

TECHNOLOGY MAKES MANAGING MONEY EASIER ...

Carolyn and Jack are finding that managing their money is easier than ever. Using a VISA Check Card is faster and more convenient than writing checks. Receiving e-Statements online is more secure than having paper statements delivered to your mailbox. And *Online Access* lets you review your account status, transfer funds between accounts and even pay occasional or recurring bills with *BillPay*. Plus, signing up for *e-Alerts* can help protect your accounts by identifying potentially fraudulent transactions and notifying you by e-mail.

... AND WE DELIVER IT WITH PERSONAL SERVICE

The Pettys joined the credit union more than 20 years ago, when Jack worked for the Regional Wastewater Treatment Plant. "I just love the credit union," Carolyn says. "I know it's a world that revolves around money, but when we visit the credit union, there's genuine warmth. We feel like they're our friends. And after all, where money is concerned you should know the people you're depositing it with!"

Plus, now the Pettys are enjoying a very rewarding checking relationship with Free Rewards Checking. You can too. See the accompanying article to find out how.

Earning Rewards Yet? Sign Up for Free Rewards Checking



If you haven't yet signed up for Free Rewards Checking, look into it soon. You can earn an exceptional rate of return on your checking account balance* and use non-network ATMs for free, anytime, anywhere.** All you need to do to qualify for the rewards is to meet monthly requirements.

To learn more, stop by your nearest branch, visit www.sactocu.org or call (916) 444-6070.

* Current annual percentage yield (APY) is 6.01%. Stated interest will be paid on balances up to \$25,000. Balances over \$25,000 will earn a reduced rate of interest. All criteria for the month must be met in order for 6.01% APY to be credited to the account and ATM fees paid. Interest rate is subject to change. Members purchase checks.

** Up to a maximum of \$4.99 per transaction and a total of \$25 per statement cycle.

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Calendar of Events

Labor Day – Sept. 3
SCU Offices Closed

Board of Directors

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

Supervisory Committee

Mary Ann Bennett, Chair
 Beverly Skeaton, Vice Chair
 Mari Lynn Shimamoto, Member
 Gene Webb, 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

Home Loans

www.SCUhome.com
 (916) 441-LOAN

SCU Investment Services

(916) 444-8599, ext. 3112

**Personal Auto Shopper
 Autoland**

(916) 449-2763



Struggling with Rising Mortgage Payments?

During the height of the real estate boom, low interest adjustable-rate mortgages were an enticing option. But the low initial rates are beginning to reset, often outside of the affordability of borrowers. This has led to an increase in foreclosures across the country – up 35% from last year in the first quarter of 2007.*

AVOID FORECLOSURE

If you have an adjustable-rate mortgage, you might have seen your mortgage payment begin to adjust. Perhaps you cut some luxuries from your budget, and made the higher payment without a problem. But then the car broke down and your hours were cut at work, and little by little, you're getting in over your head.

If unexpected expenses, job loss or rising payments are causing you to fall behind, it's

best to head things off before they get worse. Contact the lender that handles your mortgage as soon as you realize you might miss a payment. Mortgage issuers are often willing to work with you to come up with a payment plan, or allow you to temporarily reduce or suspend your payments. Don't ignore the letters or calls from your lender. Once the foreclosure process begins, it can be difficult to stop.

WE CAN HELP

If you're saddled with a difficult mortgage and rising payments, Sacramento Credit Union may be able to help. Call us at **(916) 441-LOAN (5626)** or click www.SCUhome.com to find out more about refinancing to a fixed-rate mortgage. We also have financial counseling resources through BALANCE that can help you get back on track.

* Source: RealtyTrac.

Invest in Sacramento How to Make Your Charitable Donations Count

It can be difficult ensuring that your dollars truly go to the charities that deserve them most. Fortunately, the following tips can help.

Before making any contribution, research the charity you're considering. Three sources include the BBB Wise Giving Alliance, www.give.org; American Institute of Philanthropy, www.charitywatch.org; and Charity Navigator, www.charitynavigator.org.*

Contact any organization you're considering, and ask for written information, including the charity's name, address, phone number and financial records. Legitimate groups will gladly provide information about their mission and how your donation will be used.

Keep in mind that some phony charities use names resembling those of legitimate charitable organizations. (In fact, even many legitimate groups have similar-sounding names, but do not serve the same purposes.) It's important to always verify the name and group before donating.

STRETCH YOUR MONEY

To make sure your philanthropy packs the largest punch possible:

- Make contributions with a credit card or check (rather than cash) for easier accounting and better security, and ask for a receipt.
- Consult your tax advisor or visit www.irs.gov to verify that your contributions are made to qualified organizations and are tax-deductible.**
- Find out if your employer offers a matching grant program and will double your contributions.

* Web sites provided are for information only and are not intended as an endorsement from this financial institution.

** Neither this financial institution nor its affiliates give tax advice.

