



Is Online Banking Right for You?

Want a secure and efficient way to manage your finances? Look no further than Sacramento Credit Union's online banking feature, *Online Access*.

For people with personal computers and Internet access, online banking can provide a welcome alternative to paper-based transactions. You have the option of completing a multitude of tasks online, whether it's paying bills, checking your account status, transferring money, even applying for a loan. If you're comfortable using the Internet, you may find online banking to be a breeze.

Of course, if you don't have Internet access or prefer to bank by phone, you can always use our EZ-Access 24-hour phone service to make transfers or check on your balance.

THE NECESSARY TOOLS

A computer with a secure Internet connection is all you need to enjoy the convenience of banking from virtually anywhere. Manage your finances when it's convenient for you and avoid making an extra trip to your local branch. Simply visit www.sactocu.org and click on Online Services to learn more.

- With online banking, you can:
- View account balances and history.
 - Replace paper statements with *e-Statements*, a secure online format for quicker, safer access to your account statements.
 - Transfer funds between accounts.
 - Pay recurring or occasional bills with *BillPay*.
 - Apply for a loan.
 - Help protect your accounts with *e-Alerts*. This system identifies potential fraudulent transactions based on member-specified criteria and immediately notifies you by e-mail.

Online banking is more secure than ever. We're constantly taking steps to protect your account and personal information. We'd be happy to walk you through the steps in online banking and will gladly answer any questions you may have. If you think online banking might be right for you, log on to www.sactocu.org, stop in any branch or call us at **(916) 444-6070** for information on how to sign up.

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Calendar of Events

Annual Meeting
Feb. 15, 2007

Presidents Day
Feb. 19, 2007
SCU Offices Closed

Deadline for Change Bandit Donations
Feb. 23, 2007

Have Your Child Be a "Change Bandit" and Turn Spare Change into Hope



Each year, local radio stations hold a "Radiothon" to raise money for the Children's Miracle Network, an international nonprofit organization dedicated to raising funds for children's hospitals. This year the Radiothon is Feb. 22, 23 and 24. The money raised locally will benefit UC Davis Children's Hospital, the area's Children's Miracle Network affiliated hospital.

As part of the Radiothon, Sacramento Credit Union is sponsoring the "Change Bandit" program. This program is a fun way for children to get involved in charitable giving by collecting change from friends, family and neighbors and bringing it to SCU offices to donate. It's fun and easy!

- Register for a Change Bandit Kit online at www.sacradiathon.com (there's also a link on our site at www.sactocu.org) through Feb. 10. Kits will be mailed to you and include a canvas money bag, registration form, a Change

Bandit letter of instructions and receipt.

- Starting Feb. 12 (not before), Change Bandit Kits will be available at all Sacramento Credit Union branches through Feb. 23.
- Bring your donations to any Sacramento Credit Union branch through Feb. 23.

START A SAVINGS ACCOUNT FOR YOUR CHILD AND WE'LL GIVE YOU \$25

If your child raises at least \$25 in donations for the Change Bandit program and you open a new savings account at Sacramento Credit Union for him or her, we'll deposit \$25 in the new account.* Ask a credit union representative for more information.

* Maximum \$25 contributed deposit to a new Sacramento Credit Union checking or savings account will be held for six months before funds are available. New members must pay the one-time membership fee to be eligible.

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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
 2255 Watt Avenue, Ste. 10 (ATM only)
 3441 Arden Way
 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



In Rates, Fees, Services Credit Unions Top Banks

Because credit unions are not-for-profit, cooperative organizations set up to work for people – not profit – we can focus on helping to improve the economic well-being of our members. We accomplish this through lower loan rates, higher savings rates, and fewer and lower fees on services.

Not so for banks. Making profits for stockholders remains top priority. That translates to higher loan rates, lower savings rates and lots of extra fees for services.

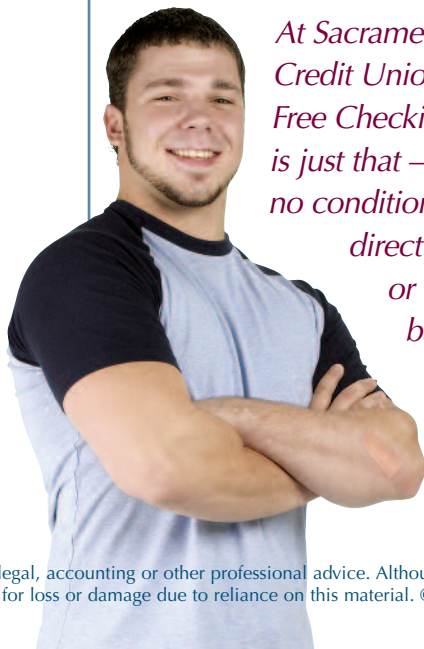
ON THE RISE – BANK FEES

In 2005, American banks reported a fifth straight year of record profits.* Without the competitive presence of credit unions, banks would be free to charge even more for their services than they currently do.

Here are some examples of how banks are making those profits:

ATM fees. In the last six years, bank customers have seen an average increase of 25% for using another bank's ATMs. Add to that an average surcharge fee from foreign banks that's risen 40%.** The CO-OP ATM network was created through the cooperative efforts of many credit unions to provide their members with free convenient ATM access nationwide. There are more than 300 CO-OP ATMs available to you in the greater Sacramento area, and more than 25,000 nationwide.

*At Sacramento
 Credit Union, our
 Free Checking account
 is just that – free – with
 no conditions like
 direct deposit
 or minimum
 balance.*



Credit cards. Bank customers have seen charges for late credit card payments or exceeding credit limits nearly triple in the last 10 years. And getting a cash advance from a bank credit card now costs customers an average of 3% compared to 2% a decade ago.*** At Sacramento Credit Union, our Visa Platinum® credit card rate is tied to the Prime rate and is currently just 12% APR.† Compare that to bank credit card rates as high as 18% and more.**

Free accounts and services. Cashier's checks and money orders, once free at banks, are now \$10 or more. Some bank customers are being charged \$5 to \$15 for making payments by phone or online, or even \$3 to see a teller. At Sacramento Credit Union, our Free Checking account is just that – free – with no conditions like direct deposit or minimum balance.

YOUR SATISFACTION IS OUR REWARD

Bringing you higher interest rates on deposit products and offering competitive rates on loans are two ways to compare financial institutions. Service is another. As a member of Sacramento Credit Union, you're in good hands. According to the 2005 *American Banker*/Gallup Consumer Survey, credit unions surpassed banks in terms of customer satisfaction for the 21st consecutive year!

For our current rates, visit us online at www.sactocu.org, stop by the credit union or give us a call at **(916) 444-6070**.

* Source: *The Economist*, 5/20/06.

** Source: *Bankrate.com*.

*** Source: *CardWeb.com*.

† Your Visa Platinum APR may vary. The rate for purchases, cash advances, and balance transfers is determined by adding 3.75% to the Prime Rate reported by *The Wall Street Journal*. Normal credit restrictions apply.

