



# Money matters

February 2009

## Refinance Your Auto and Save Big!

Do you have a high-interest-rate auto loan with another financial institution that makes you cringe each month? Well, cringe no longer! Sacramento Credit Union would like the opportunity to refinance your current auto loan into a lower rate.

Our auto loan rates are among the most competitive around. Visit [www.sactocu.org](http://www.sactocu.org) to find the latest rates.



*Our goal is to pass along savings to our members in the form of better rates on loans and higher returns on your deposits.*

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### Calendar of Events

**Presidents Day**  
**Feb. 16, 2009**

SCU Offices Closed

**Annual Members' Meeting**  
**Feb. 19, 2009**

7 p.m., 800 H Street

### PASSING ALONG THE SAVINGS TO YOU

As a credit union, we work for you – our member/owners – and not for shareholders. Our goal is to pass along savings to our members in the form of better rates on loans and higher returns on your deposits. A refinanced lower-rate auto loan is one way we can help you save money. Check out these advantages:

- **Competitive rates.** Our auto loan rates are among the most competitive around. Visit [www.sactocu.org](http://www.sactocu.org) to find the latest rates.
- **Flexible terms.** A variety of term lengths are available so you can choose the term with a monthly payment amount that best fits your budget and circumstances.
- **Insurance protection.** We can also help you safeguard the investment in your vehicle. Ask about our guaranteed auto protection (GAP) coverage, credit life and disability protection and mechanical breakdown insurance.

### OTHER FINANCING OPPORTUNITIES

In addition to refinancing your current auto loan, if you're looking for flexible, affordable financing on new and used RVs, boats, campers and motorcycles, we're here to help! Visit us online at [www.sactocu.org](http://www.sactocu.org), call (916) 444-6070 or stop in at one of our locations today to learn more!

## Sacramento Credit Union Is Going Platinum!

Sacramento Credit Union believes its valued Visa® credit card holders deserve an upgrade. In March 2009, all Sacramento Credit Union Visa Classic credit card accounts in good standing will be upgraded to Visa Platinum®.\* Not only will your Visa Platinum credit card offer a lower rate, you can choose to sign up for rewards! With every qualifying purchase, you'll earn valuable rewards.

We're working hard on the rewards program. Details available soon.

Best of all, you don't need to do anything. If your credit card account qualifies, you will be automatically upgraded in the next few months. More information will be available soon.

\* Normal credit restrictions apply.

*What will you do with your new Visa Platinum rewards benefits?*



**Board of Directors**

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 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

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



## Debt vs. Savings: The Showdown

It's a dilemma many Americans face: Should you pay off debt or focus on saving? If credit card bills are piling up fast, you may think saving for the future is out of the question. With a plan in place, it's possible to pay off debt and build savings at the same time.

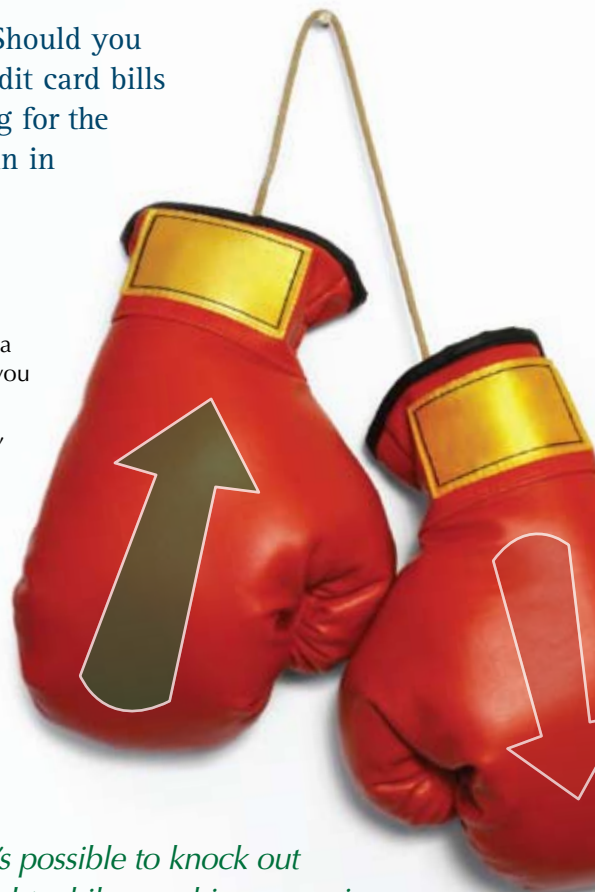
**TACKLING DEBT**

A major step in reducing debt includes creating a budget and cutting expenses, which should leave you with more funds to apply toward your bills. It's not necessary to bar all luxuries from your life. Instead, think of practical ways to save money. When paying off debt, it's important to avoid placing more items on credit. If you want to reduce debt faster, make payments that exceed the minimum amount.

**BUILDING SAVINGS**

Trimming expenses can also leave you with more money to save. After paying your monthly credit card bills, put aside as much money as possible. You'll have peace of mind knowing that an emergency fund is available should you need it. By focusing on a dual strategy, you'll decrease debt, and with money saved, you won't need to rely on credit.

Sacramento Credit Union has several savings options to help you stay on track. Visit [www.sactocu.org](http://www.sactocu.org) to learn more.



*It's possible to knock out debt while punching up savings.*

## E-Filing: Try It, You'll Like It – And It's Green!

Each year more people are embracing electronic filing as a fast, safe, environmentally friendly and accurate way to complete their taxes. Last year, 90 million tax returns were e-filed – up from 80 million in 2007 and 30 million in 1999.\*

Once taxpayers file online and enjoy faster returns, direct deposit options and 24/7 convenience, they rarely return to paper. More than two-thirds of respondents in a recent survey by consumer research company The Conference Board said they have filed online for three years or more.

Most taxpayers are even eligible for free e-filing with the IRS Free File program.\*\*

Ninety-eight percent of those who have e-filed said they would recommend Free File to a friend or family member, according to satisfaction surveys.

Remember that you can split your refund among as many as three accounts at Sacramento Credit Union. You must provide your account numbers and our routing number, 321175520. Learn more about e-filing, find the forms you need and read more tips at [www.irs.gov](http://www.irs.gov)\*\*\*

\* Source: [www.irs.gov](http://www.irs.gov), Nov. 5, 2008.

\*\* Source: [www.irs.gov](http://www.irs.gov), Jan. 10, 2008. Check the IRS Web site, [www.irs.gov](http://www.irs.gov), to see if you're eligible for Free File.

\*\*\* Web site provided for information only. No endorsement is implied.

This organization does not give tax advice. Contact your tax advisor with questions.

