



Money matters

July 2009

Just Say “No” to Big Bank Fees Choose FREE Checking at Sacramento Credit Union

There’s been a lot in the news lately about big banks raising fees, especially those that need to increase their capital to meet government guidelines.

For example, many large credit card issuers are adding annual fees as high as \$120 if you carry a balance – even if it is not a large one and you pay at least the minimum each month – or if you take out numerous loans unrelated to your credit card.*

Not only that, bank checking account customers are getting hit by big fees. Just compare banks’ average fees with those of Sacramento Credit Union checking accounts:

	Sacramento Credit Union	Bank Average**
Minimum Balance Requirement to Avoid Fees		
Interest-Bearing Account	\$0	\$3,316.00
Noninterest-bearing account	\$0	\$155.00
Monthly Service Fee		
Interest-Bearing Account	\$0	\$10.74
Noninterest-bearing account	\$0	\$2.26



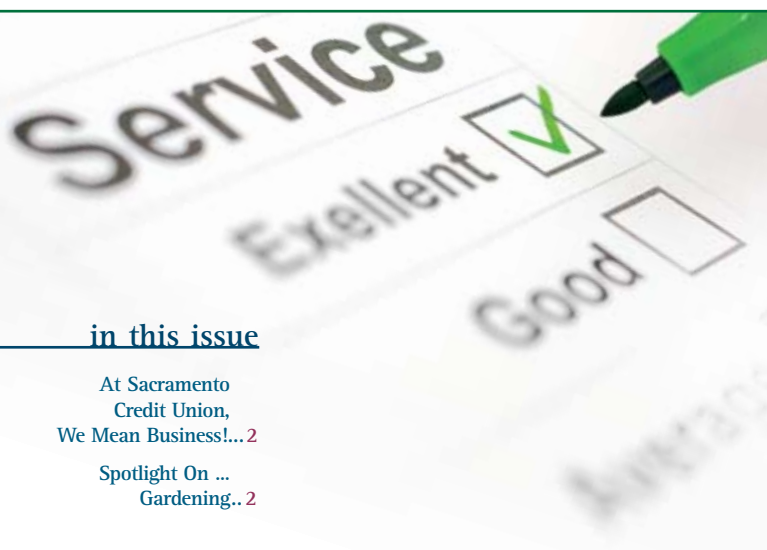
In the average bank interest-bearing account, you’ll pay nearly \$130 a year if your balance falls below the minimum – and how many people keep a minimum of \$3,316 in their checking accounts each month?

With Sacramento Credit Union, you can choose from five FREE personal checking accounts, three of which pay interest.*** So just say “no” to big bank fees. To learn more about your checking options, visit www.sactocu.org and click on “Checking & Savings.”

* Sources: *The Wall Street Journal*, April 9, 2009; *USAToday.com*, Feb. 9, 2009.

** Source: *Bankrate.com*.

*** Certain restrictions apply. Visit www.sactocu.org for details.



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WE’RE SEEING STARS ... FIVE STARS!

Sacramento Credit Union Has a Superior Rating

Sacramento Credit Union has been given a 5-star rating from Bauer Financial, a bank and credit union rating agency. This is the highest possible rating, given only to those financial institutions deemed “superior.”

Bauer Financial rates financial institutions on a number of factors, including how they meet federal regulatory capital requirements, profitability/loss trends, level of

delinquent loans, chargeoffs and repossessed assets, historical data and liquidity, among others. Only four- and five-star institutions are recommended by Bauer Financial.

We’re proud to have earned this rating – it is a measure of the financial strength and stability of your credit union. To learn more, visit www.sactocu.org and click on the Bauer Financial logo at the top of the page.

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www.sactocu.org

Home Loans

www.SCUhome.com
(916) 441-LOAN

SCU Investment Services

(916) 444-8599, ext. 3112

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At Sacramento Credit Union, We Mean Business!

The response to our business checking accounts has been overwhelming. New and existing credit union members are finding that the credit union difference can benefit their small businesses as well as their personal finances.

Choose from one of these attractive Sacramento Credit Union business checking accounts. They all feature e-Statements, check imaging and online services such as Online Access and BillPay.

- **Free Business Checking** – a simple account for small businesses that don't write many checks; there are no monthly service fees.
- **Business Interest Checking** – if you want to earn interest on your business checking deposits, this account offers higher rates for higher balances.
- **Custom Business Checking** – if you require many transactions each month, we'll customize an account just for your business to help you maximize earnings.



**PARTNER WITH SACRAMENTO
CREDIT UNION**

Why be a number at a big bank (not to mention pay high fees that sap your bottom line) when you can obtain low- or no-fee business checking as a member/owner of Sacramento Credit Union? Call Lorna Warrington at **(916) 444-8599, ext. 3004**, to see how your credit union can help your business grow.

SNIPPETS

Spotlight on ... Gardening

According to one study, about 10% of the energy used in the U.S. annually is consumed by the food industry.* Some Americans are growing "Liberty Gardens" to save energy and reduce our nation's dependence on foreign oil.

During World War II, approximately 20 million Americans grew "Victory Gardens" to free up food and fuel for the war effort. Victory Gardens

yielded roughly 80 million pounds of food, or 40% of the nation's fresh vegetables.**

Gardening can help save money. For example, four tomato plants cost around \$15 and yield about 60 pounds of tomatoes, or 25¢ per pound.***

The average retail price of a pound of tomatoes is \$1.77, or roughly seven times as much.†

Food that goes straight from your garden to your kitchen is generally fresher, healthier and tastier than food that must be transported a great distance.



* Source: Sustainable Table, www.sustainabletable.org.

** Source: Liberty Gardens, www.libertygardens.com.

*** Source: Iowa State University Extension, www.extension.iastate.edu.

† Source: U.S. Department of Labor, Bureau of Labor Statistics, www.bls.gov.

