



Looking to Save Money on Your Auto Loan?

If you have a high-interest-rate auto loan at another financial institution, Sacramento Credit Union would like the opportunity to refinance your current auto loan at a lower rate.

NEW OR USED – THE RATE’S THE SAME!

Sacramento Credit Union offers some of the most competitive vehicle loan rates around. You can check out our rates at www.sactocu.org or call (916) 444-6070. Even better – our rates are the same for new and used vehicles! At most places, you’ll pay a higher interest rate for a used vehicle loan. Plus, we offer:

- **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

Call Us Today

A more affordable car loan payment may be within your reach. Why wait? The sooner you refinance, the sooner you can start saving money. Stop by your nearest branch or call (916) 444-6070 and we’ll “run the numbers” to see if we can save you money on your car loan.

protection (GAP) coverage, credit life and disability protection, and mechanical breakdown insurance.



Invest in Sacramento Support the Local Economy

When you support locally owned businesses, you contribute to the many characteristics that make the greater Sacramento area a special place to live and work.

Here’s what happens when you support “Main Street” shops and local services:

- **Your dollars stay in town.** Money spent at a large chain store may be sent to another city or state. When you buy from a locally owned business, that shopkeeper will likely spend your money at another local business. In turn, community residents maintain jobs, and taxes pay for schools, parks, libraries and more.
- **Small-business owners contribute to community enrichment.** Not only do small-business owners create jobs, many give back to the community through donations or volunteering.* After all, they live in the same community you do and want what’s best for everyone else who calls it home.

At Sacramento Credit Union, we are proud to contribute to the strength, character and financial stability of the greater Sacramento area.

- **You’re more likely to receive quality service.** Small-business owners are experts about their inventory and focus on giving top-notch service. They make an effort to get to know you and be a friendly resource, often providing unique or hard-to-find items.

At Sacramento Credit Union, we are proud to contribute to the strength, character and financial stability of the greater Sacramento area through employment as well as volunteer and financial support to community organizations. Thank you for banking with us and helping us make a difference.

* Source: National Federation of Independent Business, www.nfib.com.

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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
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



Be Safe at Home with Low Refinancing Rates

Just as much as we love baseball, hot dogs and apple pie in America, we also love saving money.

The height of baseball season also marks the chance for you to hit a financial home run by refinancing your mortgage with Sacramento Credit Union. With our low interest rates, easy application process and favorable terms, refinancing your loan with your credit union is like a walk in the park!

THE LOW NUMBER ADVANTAGE

Obtaining the lowest possible mortgage interest rate can potentially enable you to fit more affordable payments into your monthly budget.

Let's say you currently have a 30-year mortgage at 7.5%, with 25 years remaining on a balance of \$100,000 and a monthly payment (before taxes and insurance) of about \$700. By refinancing to a new 5.2% 30-year mortgage, exclusive of refinancing costs, your monthly payment would drop to \$550 a month – a savings of \$150 each month!*

Freddie Mac-backed Relief Refinance Mortgages

If you're a borrower who has been unable to refinance due to falling property values and tighter credit restrictions, you may be able to take advantage of a Relief Refinance Mortgage offering up to 105% loan-to-value refinancing. Call Sacramento Credit Union at (916) 441-LOAN to learn more.

If you have an ARM that has reset (or is about to reset) to a higher interest rate, consider trading in that extra cost for the peace of mind of a fixed-rate mortgage. If you plan to stay in your home a few years, a fixed-rate mortgage may be your best option.

YOUR HOME FIELD ADVANTAGE

Use your "home field advantage" at Sacramento Credit Union and visit www.sactocu.org or call (916) 441-LOAN for more information about mortgage rates and terms.

* Rates shown are for illustration only, and do not reflect currently available rates. Normal credit restrictions apply.

Decoding the Ponzi Scheme

When news broke that investment advisor Bernard Madoff had allegedly swindled investors out of \$50 billion in one of the largest Ponzi schemes in history, many people worried about their own investments. But what is a Ponzi scheme, and are you at risk?

Also known as a pyramid scheme, the fraudster lures unsuspecting investors to put up money – sometimes their entire life savings – with promises of big returns and no risk. But instead of investing the victim's funds, the schemer uses the money to pay returns to previous investors. This "robbing Peter to pay Paul" method falls apart when the swindler flees with all the proceeds or when there aren't enough new investors to reimburse the old ones.

Here are a few tips when searching for a reputable financial advisor:

- Don't just rely on recommendations from friends and family. Find out how long the financial advisor has been in business and if there have been any complaints filed through your state's securities regulator.
- Be wary of any investors pitching exotic or obscure financial products. Make sure you understand what you're investing in.
- Stay away from any investors promising no risk and unusually high or steady returns.

WE WON'T STEER YOU WRONG

When you deal with Sacramento Credit Union, you know you are working with a financial partner you can trust. After all, you're not just a client – you're a member/owner!

