



6 Cost-Friendly Ideas to Spruce Up Your Home

Little things can mean a lot, especially when it comes to making your home more attractive to potential buyers (or the people you live with!). The following projects can help freshen up your home's look, and chances are good you won't need a professional design team to complete them.

Landscape the front yard. Your home's curb appeal is the first thing people notice. Keep your lawn mowed and free of weeds. Some low-maintenance shrubs and a simple topiary or hanging pot of flowers near the front door can make for an inviting entrance. Visit your local landscaping center for ideas.

Tile the entryway. Make the first impression inside your home a big one. A tile floor that looks like stone, rather than carpet or linoleum, says, "This home is special."

Paint the interior. A fresh coat of paint or a new color for the walls can change a room quickly. If you're painting to sell, avoid dramatic hues and stick with neutrals or all white.

Give kitchen cabinets a makeover. Homebuyers always make a beeline for the kitchen and visitors usually end up chatting here, so it's an ideal room to give extra attention. A coat of paint can spiff up shabby

cabinets, and updating hardware on cabinets and drawers can make the kitchen tasteful.

Update light fixtures. If you're currently dining under a chandelier that is so-20-years-ago or getting ready each morning under drab lighting, it's time to add new light to your life. Go for a classy, simple fixture with dimming capabilities in the dining room and bright, natural lighting in the bathroom.

Maximize storage. Cramped closets are unattractive to buyers and frustrating for family members of all ages. Step up storage with a closet system that offers plenty of shelves and rods for efficient organization.

A LOAN DESIGNED FOR YOU

Ready to turn these small ideas into big improvements for your home? A home equity loan or line of credit from Sacramento Credit Union can help. Call us at (916) 444-6070, stop by or click www.sactocu.org!

Be a Positive Saver! A Penny Saved Is a Penny Earned

Saving money can be a challenge. It takes determination and some financial skill to keep money in your account rather than spending it. However, it is possible to save on a regular basis.

STAY ONE STEP AHEAD

In 2006, personal savings rates fell to -1%, the lowest rate since the Great Depression. From this statistic, it's clear many people consider saving a non-priority in light of mounting bills and rising energy and health-care costs. However, without adequate savings built up, you may find yourself without a ready source of income in an emergency, or you may risk being unprepared for retirement.

With a savings plan in place, you can help avoid financial worry now and in the years to come.

Saving your money can also help you achieve financial goals. Maybe you'd like to help your children with future college expenses or place money aside for a home remodeling project. Whatever your ambitions, a good rule of thumb is to save early and consistently. Placed in a savings account or certificate at Sacramento Credit Union, your funds will have the chance to earn interest – meaning that your money will earn more money over time.

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Calendar of Events

Memorial Day

May 28, 2007

SCU Offices Closed

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www.sactocu.org

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Choose a College Savings Plan



If you graduated years ago, you may reminisce about being a student, but there's one element that you probably don't miss – paying for tuition. Depending on your date of graduation, you may have been able to pay for college out-of-pocket. Today, that's a rarity.

Many parents want their children to receive a higher education, but may not be able to afford the price tag. However, with financial aid and a solid savings plan in place, parents can help their children further their educational goals.

OPTIONS FOR PARENTS

Although a college education is expensive, there are several savings vehicles available to help make it more affordable. The sooner you begin saving, the more time you give compounding to work for you. The following are a few of the most popular college savings options:

Coverdell Education Savings Accounts.

These tax-deferred accounts offer plenty of benefits. Anyone can contribute to the account, including parents, grandparents, relatives or friends.* However, the total amount contributed per year cannot exceed \$2,000. Contributions are allowed until the student reaches age 18, at which time he or she can withdraw the account balance tax-free until age 30 for qualified educational expenses.

Who might benefit: Anyone who wants to invest long-term for a child's education.

529 Prepaid Tuition Plans. Unlike regular 529 savings plans, which are tax-exempt and

often provide investment strategies based on a child's age, a prepaid tuition plan allows you to buy shares of tuition at a locked-in rate. You can choose to buy a semester's worth of tuition or pay for all four years. Your shares will still be valid five, 10 or 15 years from now, even if tuition prices continue to skyrocket.

Who might benefit: Parents who want to lock in at a certain rate and are looking for a no-risk investment.

Custodial Accounts. For parents with higher incomes, a custodial account** offers increased savings flexibility. The money you save is not limited to educational expenses. However, because they are considered a student asset, these accounts can affect the amount of financial aid awarded if used for education.

Who might benefit: Parents who are unsure if their child will attend college but want to save for future expenses.

INVESTING FOR THE FUTURE

Higher education is a meaningful gift that will stay with a student forever. For more information on college savings vehicles, contact SCU Investment Services by calling **(916) 444-8599, ext. 3112.**

* Taxpayers whose modified adjusted gross income exceeds \$110,000 (\$220,000 for those married filing jointly) are ineligible to contribute.

** Also referred to as Uniform Gifts to Minors Act (UGMA) or Uniform Transfers to Minors Act (UTMA) accounts.

Investment products are offered by third-party providers and are not insured by NCUA or any federal government agency. These products are not a deposit of or guaranteed by Sacramento Credit Union.

Positive Saver... *continued from front*

If you haven't saved before, here are some tips to help you begin:

- Set reachable goals that reflect your income and financial habits.
- Write down a savings plan and keep it handy.
- Create both short- and long-term goals, and be specific.
- Set up automatic payroll deductions to a savings account.
- Don't postpone saving for another day, month or year. Start now.

A member representative from Sacramento Credit Union would be happy to discuss saving opportunities with you. Please call us at **(916) 444-6070** or visit your local branch.