



Choose “Credit” for POS Purchases with Your Debit Card

It used to be the only decision you had to make at the check-out counter was “paper or plastic.” Now, when you use your Sacramento Credit Union Visa® Check Card to make a purchase, you may be asked to choose between “debit” and “credit.” For almost every transaction, the better choice is “credit.”

WHAT’S THE DIFFERENCE?

Although it may seem counterintuitive to choose “credit” when you are using a debit card, the difference lies in how the transaction is processed. When you select the debit option, you must input your personal identification number (PIN) in order to complete the transaction. When you select the credit option, you simply sign the receipt – and you may not even have to do that if it’s a small amount. As long as you are using your debit card, the amount is deducted from your checking account, regardless of which transaction option you choose.

Sometimes the card terminal may not offer an option and simply ask you to enter your PIN. In most cases, you can change it to a signature-based transaction by cancelling or pushing a “credit” button. Just ask the merchant if it’s not clear.

WHY CHOOSE CREDIT?

There are several reasons to choose the signature-based (credit) option at the point of sale:

- **Security.** Particularly in a crowded store, it may be difficult to enter your PIN without onlookers viewing it.
- **Availability.** Three times as many merchants accept signature-based (credit) than PIN-based debit card transactions.*
- **“Float.”** PIN-based transactions are considered online; the amount of your purchase is deducted immediately from your checking account. Signature-based transactions are offline, and may take a day or two to process.

Your Sacramento Credit Union Visa Check Card offers you a convenient way to make purchases at hundreds of thousands of merchants who accept Visa debit cards throughout the world. You can help yourself – and your credit union – by choosing the “credit” option.

* Source: The Federal Reserve Bank of Chicago, December 2005, No. 221.

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Calendar of Events

Veterans Day – Nov. 12
SCU Offices Closed

Thanksgiving – Nov. 22 & 23
SCU Offices Closed

SKIP-A-LOAN PAYMENT

Join a Credit Union Tradition and Do Well While Doing Good

Does your budget need a little extra boost during the gift-giving season? At Sacramento Credit Union, we’ll help you ease your holiday budget crunch with the Skip-A-Loan Payment Option.* And when you take advantage of this special offer, you’ll also help Sacramento’s most vulnerable children. Sacramento Credit Union will donate the processing fee for your Skip-A-Loan Payment to the Sacramento Children’s Home.

HOW IT WORKS

Members in good standing* who have made a minimum of six payments may elect to skip a loan payment due between Nov. 21, 2007, and Dec. 20, 2007. A processing fee of \$10 per loan will be assessed. Payment schedules will resume after Dec. 21, 2007, and interest will continue

to accrue on the unpaid loan balance during the extension period, which may extend the maturity date of your loan.

As in past years, all proceeds from the processing fees will be donated to the Sacramento Children’s Home. A nonprofit entity, the Sacramento Children’s Home has been a refuge for abused and neglected children since 1867. Last year, more than \$5,100 in Skip-A-Loan Payment processing fees was donated by Sacramento Credit Union to the Home.

So if you want a little extra cash during the holiday season, consider the Skip-A-Loan program and help out a needy child. **We must receive your request no later than Nov. 9, 2007.**

* Offer does not include Visa credit cards, any real estate loans or first mortgages. Members in good standing cannot have negative checking and savings accounts. No late loan payments or loans past due within the past 12 months and no CPI or hazard insurance added to loan.



CO-OP Network Offering the Convenience You Expect

You may know about the credit union advantage – our credit union is designed to work for you, our members, and not for profit. That means lower loan rates, higher savings rates and fewer and lower fees on services than banks.



But do you worry that you'll be stuck paying fees at the ATM because you do business with a credit union rather than a large chain bank? Or do you think you must conduct all your financial transactions at your home branch? Well there's good news – you don't have to sacrifice convenience to bank at Sacramento Credit Union, because we are a member of the CO-OP Network.™

Created through the cooperative efforts of many credit unions, the CO-OP network provides members with free services nationwide. We're happy to say that our members receive the convenience of accessing money at surcharge-free ATMs throughout the country.

SURCHARGE-FREE ATMS

Paying a few dollars here and there in ATM surcharges can add up over the course of a year. Our membership in the CO-OP network allows our members surcharge-free access to more than 25,000 ATMs nationwide. This includes 6,000 deposit-taking ATMs and 5,500 7-Eleven locations in the United States and Canada. To find a surcharge-free ATM near you (or near your travel destination), visit www.sactocu.org and select "ATM/Branch Locations" from under the "Account Access" window at the top of the page. There you'll find the locations of our credit-union owned ATMs as well as a link to the CO-OP network ATM locator.

YOUR TRUSTED FINANCIAL PARTNER

At Sacramento Credit Union, we pride ourselves on the personal service we are able to offer because we are a part of this community. And we'll keep doing our part to offer you all the conveniences you need to make handling your finances easier – while still remaining your trusted financial partner.

Sacramento Credit Union's Annual Meeting

FEB. 21, 2008, AT 7 P.M., 800 H STREET, SECOND FLOOR, SACRAMENTO, CALIF.

In conjunction with the 2008 Annual Meeting, SCU will hold its annual Board of Directors and Supervisory Committee election. Three Director positions for three-year terms are open for election. The Supervisory Committee has two positions for three-year terms open for election. All incumbents have expressed their intent to run for re-election.

Candidates who wish to run for election for one of these positions should

submit a resume of general qualifications to include personal identification, education and employment information, and a statement indicating the candidate's special attributes and interests that may be beneficial to Sacramento Credit Union and the desired position.

All resumes must be received no later than Oct. 31, 2007. Nominations will not be considered after that date. Send your resumes to Jan Reeves, c/o Sacramento

Credit Union, P.O. Box 2351, Sacramento, CA 95812-2351.

As an alternative to nomination by committee, nominations may also be made by petition. If you wish to run for election by petition, please contact the Sacramento Credit Union's Executive Offices at (916) 444-8599, ext. 3019, to request a petition application and a policy guideline. The petition must be completed and delivered to an

officer of the credit union by Dec. 13, 2007. If you mail your petition, the post-mark date will be used to determine the effective date of the petition. The by-laws do not permit nominations to be taken from the floor.



Is Convenience Worth the Cost?

Americans love convenience. We can purchase food, fill prescriptions and buy coffee without leaving the car; we can access cash at an ATM on nearly any street corner; and we can shop for everything from groceries to electronics from the comfort of home.

But convenience often comes at a price. The following examples illustrate the cost of convenience and may help you decide when it pays to make an extra effort.

Ten-minute oil change vs. traditional oil change. You can have your car's oil changed while you wait, but you could pay as much as 50% more than you would to leave the vehicle for a few hours.

Public transportation vs. driving. The high price of fuel makes public transportation an economical option. In addition, riding a bus or the subway gives you a chance to unwind while others fight traffic, and it can help preserve air quality by reducing harmful vehicle emissions.

Convenience foods vs. made from scratch. After a busy day, the last thing you may want to do is prepare a homemade meal. Opting for convenience foods like a frozen entrée or the fast-food drive-thru can be tempting, but the cost may be high. Not only will you pay more for the prepared foods, but you may also sacrifice nutrition. Convenience foods are often high in fat, calories and preservatives.

Drive-thru coffee vs. brew at home. A single cup of java can cost \$2 or more at some national chains, while an entire pound of grounds costs only \$5 or \$6 more, and can brew several *pots* of coffee.

AT SACRAMENTO CREDIT UNION, CONVENIENCE IS FREE OF CHARGE

We know how busy you are and how attractive convenience can be, and we don't think you should have to pay extra for it. That's why online banking is free *and* convenient. Just log on to our Web site to manage your finances securely and efficiently, whenever you have the time.

Our Online Access online banking system lets you transfer funds, view account balances and statements, apply for a loan or open an account any time of day or night, without traveling to the credit union. And with the BillPay feature, you can pay nearly any bill and schedule automatic recurring payments from your Internet-enabled computer, which saves you the time and hassle of writing checks, buying stamps and finding a mailbox.

To take advantage of the free convenience of online banking, log on to www.sactocu.org, stop in any branch or call us for information on how to sign up.



Board of Directors

Terry Tice, Chair
 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

Supervisory Committee

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

Home Loans

www.SCUhome.com
 (916) 441-LOAN

SCU Investment Services

(916) 444-8599, ext. 3112

**Personal Auto Shopper
 Autoland**

(916) 449-2763



The IRS giving away money? That should be your first reason to be suspicious if you receive an e-mail that looks as if it came from the Internal Revenue Service, promising you \$80 for completing a survey.

The IRS has warned of a new e-mail scam that falsely promises recipients they will be paid for participating in an online customer satisfaction survey. In the scam, an unsolicited e-mail that appears to come from the IRS notifies the recipient that he or she has been selected to participate in a “Member Satisfaction Survey,” with a link to the survey. In return for completing the survey, according to the phony e-mail, the IRS will credit \$80 to the taxpayer’s account.

The survey requests the name and phone number of the participant as well as credit card information. Once the thieves have access to the information, they may use it to

withdraw funds from the victim’s account, make fraudulent purchases on the credit card or attempt to open new accounts in the taxpayer’s name.

DON'T TAKE THE BAIT

The IRS **never** sends unsolicited e-mails, nor would it ask for PINs, passwords, account numbers or other sensitive information in an e-mail. If you receive such an e-mail or any e-mail that asks for this type of information, do not open any attachments or click on any links. Instead, if the e-mail claims to be from the IRS, forward the e-mail to phishing@irs.gov.

Source: Internal Revenue Service.

5 Things to Do Before the End of 2007

- Review retirement planning and rev up savings.
- Catch up on charitable contributions.
- Order my free annual credit reports at www.annualcreditreport.com.*
- Take advantage of my free access to financial counseling through BALANCE (go to www.sactocu.org and select “Financial Fitness Services” under the “Information” menu at the top of the page).
- Sign up for eStatements at www.sactocu.org.

* Web site is provided for information only. Not affiliated with or endorsed by the credit union.

