



*Skip-A-Loan  
Payment  
See inside*

## *Deal or No Deal?* **Are You Choosing the Right Credit Card?**

Signing up for a credit card can be as random and risky as being a contestant on NBC's hit game show "Deal or No Deal." Don't get stuck walking away with pesky fees and sky-high interest rates. Choose wisely by using a Sacramento Credit Union low-variable-rate Visa® Platinum credit card and you can save a bundle.

Still not sure? Here are some reasons our Visa really *is* a winning deal:

- **Enjoy the convenience** of making purchases almost anywhere around the world.
- **Get a great rate.** Our Visa Platinum card comes with a preferred rate and a line of credit up to \$25,000 for eligible members. All that for a competitive, low, variable rate!
- **Say "No Deal!" to annoying fees.** Our Visa Platinum card has no annual fee.
- **Make payments automatically.** You can set up automatic monthly payments. That way, you won't have to worry that your payment is received on time.

- **Sleep soundly knowing your transactions are safe and secure.** If your card is fraudulently used to make purchases, you will not be held responsible. Your account is constantly monitored to detect suspicious or unusual activity.

Getting great credit card rates shouldn't be a matter of luck. Go with a card that you know is a good deal! Switching to a Sacramento Credit Union Visa credit card saves you time, money and hassle. Call us at **(916) 444-6070**, apply online at [www.sactocu.org](http://www.sactocu.org) or stop by your nearest branch office. Start saving and enjoying more convenience today!

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### Calendar of Events

**Columbus Day – Oct. 13**

**SCU Offices Closed**

**Veterans Day – Nov. 11**

**SCU Offices Closed**

**Thanksgiving – Nov. 27 & 28**

**SCU Offices Closed**



## To Own or Not to Own a Home – That Is the Question

The recent subprime mortgage crisis and fluctuating housing market has caused many potential and current homebuyers to rethink buying a home and investigate renting options. But don't

rush to sign that apartment lease just yet. There are multiple benefits to owning a home. And with low interest rates and low housing costs, now may be the perfect time to buy the home of your dreams.

### SCUHome.com – Your Online Mortgage Resource

Want to buy a home but don't know where to start? Visit the Sacramento Credit Union Home Loan Center at [www.SCUHome.com](http://www.SCUHome.com). You'll find the following resources at your fingertips:

- Check your credit score.
- Estimate the value of your existing home.
- Estimate loan rates and payments.
- Find general real estate information and frequently asked questions.
- Apply online for a first mortgage, second mortgage or a pre-approval letter.

Check out [www.SCUHome.com](http://www.SCUHome.com) today!

### BENEFITS TO HOMEOWNERSHIP

- **A place to call your own.** One of the reasons people decide to buy is the freedom that comes with owning their own homes. Many rental properties severely limit what residents can do in their properties. Restrictions are often placed on pets and home decorating projects, such as painting the walls or hanging pictures.
- **Similar cost savings.** Many renters feel they save money renting instead of buying, but that may not always be the case. With lower housing prices and annual increases in rent, you may find it more economical to buy.
- **Tax benefits.** When tax time comes around, most people can deduct mortgage interest and real estate taxes.



See your tax advisor for deductibility in your situation.

- **Building equity.** One of the main reasons renters purchase a home is they feel they are throwing their money away on rent. When you own a home, you accrue equity over time through payments and appreciation.

### COME TO US FOR ALL YOUR MORTGAGE NEEDS

Whether you're buying a home for the first time or are a current homeowner, owning a home is a big undertaking. Sacramento Credit Union can help with all your financial needs. Stop in and talk to a branch manager about mortgage options, give us a call at **(916) 441-LOAN** or visit [www.SCUHome.com](http://www.SCUHome.com). We can help you find a mortgage that's right for you.

## Annual Members' Meeting

Sacramento Credit Union's Annual Meeting will be held Feb. 19, 2009, at 7 p.m., 800 H Street, second floor, Sacramento, California.

In conjunction with the 2009 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. All Board incumbents have expressed their intent to run for re-election. The Supervisory Committee has one position for a three-year term open for election.

Candidates who wish to run for election for one of these positions should submit a résumé of general qualifications to include personal identification, education and employment information, and a statement indicating the candidate's

### Send Your Résumé to:

Les Brown, c/o Sacramento Credit Union, P.O. Box 2351, Sacramento, CA 95812-2351.



special attributes and interests that may be beneficial to Sacramento Credit Union and the desired position.

All résumés must be received no later than Oct. 31, 2008. Nominations will not be considered after that date.

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 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. 11, 2008. If you mail your petition, the postmark 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.

# Take Advantage of the Skip-A-Loan Payment Option

*Need a little help this holiday season? Sacramento children do!*

Whether you are buying gifts, entertaining or trying to spruce up your home for the holidays, your budget may need a little breathing room this time of year. We'll help you ease some of the pressure with the Sacramento Credit Union Skip-A-Loan Payment Program.\*

- When you take advantage of this special once-a-year offer, you:
- Make your holidays merrier by giving yourself a little extra spending money during the time of year you need it most.
  - Make the life of one of Sacramento's most vulnerable children merrier, because Sacramento Credit Union donates the processing fee for your Skip-A-Loan Payment to the Sacramento Children's Home.

### HERE'S HOW IT WORKS

If you're a member in good standing\* who has made a minimum of six monthly payments on an eligible loan at Sacramento Credit Union, **and have not deferred a payment in the last six months**, you may elect to skip a loan payment due between Dec. 1, 2008, and Dec. 31, 2008.

A processing fee of \$20 per loan type will be assessed. Payment schedules will resume after Dec. 31, 2008, 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. Sacramento Children's Home has been a nonprofit refuge for abused and neglected children for 141 years. Last year, Sacramento Credit Union donated more than \$5,100 in Skip-A-Loan Payment processing fees from members like you.

So if you want a little extra cash during the holiday season, consider the Skip-A-Loan program and help out a needy child. Please complete the form below and mail to Skip-A-Loan Payment Program, Sacramento Credit Union, P.O. Box 2351, Sacramento, CA 95812; or drop it by any branch office. **We must receive your request no later than Nov. 25, 2008.**



\* Offer does not include Visa credit cards or any real estate loans – equity 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.



### YES, I WANT TO SKIP-A-LOAN PAYMENT\* AND HELP SACRAMENTO'S MOST VULNERABLE CHILDREN.

Name \_\_\_\_\_ Contact # \_\_\_\_\_ Member Acct # \_\_\_\_\_  
 Loan Type \_\_\_\_\_ Date to skip \_\_\_\_\_ Fee \$20  
 Loan Type \_\_\_\_\_ Date to skip \_\_\_\_\_ Fee \$20      \$ \_\_\_\_\_  
 Loan Type \_\_\_\_\_ Date to skip \_\_\_\_\_ Fee \$20      Total Processing Fee

- Withdraw processing fee from my: Savings Checking (circle one)
- Enclosed is a check for the processing fee (\$20) payable to Sacramento Credit Union

I understand that interest will continue to accrue on the loan, and that skipping a loan payment may extend the term of my loan. Approval based on receipt of November payment.

Signature \_\_\_\_\_ Signature of joint borrower \_\_\_\_\_

\* Offer does not include Visa credit cards or any real estate loans – equity 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.



## Your Money Is as Close as the Nearest ATM

With Sacramento Credit Union, you can enjoy surcharge-free access to more than 400 ATMs in the greater Sacramento area. And when you're traveling, you can find more than 25,000 surcharge-free ATMs from coast to coast through the CO-OP Network. To find an ATM near you, visit [www.sactocu.org](http://www.sactocu.org).

### 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

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

### President & CEO

Jerrod 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



## Old-Fashioned Values, New Technology

As a member of Sacramento Credit Union, you expect respect, honesty and friendliness, but you also expect convenience and availability. We combine old-fashioned member service with the latest technology to provide you with the best credit union experience.

### SUPERIOR SERVICE

Satisfied members are our priority. Your voice will be heard, and we always welcome your comments and concerns. Our long history of serving others means that our employees are well-trained and knowledgeable. We are always available to answer your questions and offer advice. You can count on us as your reliable financial partner.

### MODERN CONVENIENCE

In addition to our outstanding service, our remote access options make it simple, secure and convenient to manage your finances. With our extensive ATM network and your Check Card, you can make purchases, check your balance, make a deposit or withdraw cash anytime.

Your Sacramento Credit Union Visa® credit card boosts your buying power and offers a competitive interest rate. You can access your monthly statements online to keep track of your purchases. Our other electronic services include:

**Online Banking** at [www.sactocu.org](http://www.sactocu.org) is available wherever you have Internet access. Free services include online e-Statements; online banking that allows you to monitor your accounts, transfer balances and receive bills; BillPay online bill payment that helps you pay your bills electronically; and direct deposit of any regular payments you receive.

**Banking by phone.** With EZ Access Telephone Banking Service, you can get the information you need about your credit union accounts through any touch-tone telephone, day or night. Just dial **(916) 441-CALL (2255)** or toll-free at **(800) 397-CALL (2255)**.

### CONTACT US

At Sacramento Credit Union, we strive each day to maintain your trust and your business by providing top-notch products, convenience and exceptional service. For more information, visit your nearest branch, call us at **(916) 444-6070** or visit us at [www.sactocu.org](http://www.sactocu.org).