



## Coming Soon! A Credit Card that Puts You First

From the credit union that brought you innovative Free Rewards Checking comes a breakthrough VISA® Platinum credit card – VISA Platinum RewardsPLUS. Each time you use your card, RewardsPLUS lets you choose travel, gifts or cash with points you earn.

In the next several weeks we will introduce a new credit card program that will offer the most flexibility at the best rate. Here's just a little of what you can look forward to with our new program.

### WITH REWARDSPLUS, YOU CHOOSE

You can earn valuable points each time you use your VISA Platinum credit card from Sacramento Credit Union.

Redeem your points toward travel, gifts or cash:

- **Travel.** With the RewardsPLUS card, you earn points, not miles. So you can travel on most major airlines with fewer restrictions. You can even combine points plus cash to purchase a ticket – with no blackout dates! Or use your points at resorts and hotels.
  - **Gift certificates and gift cards.** Your points can be redeemed for gift cards or certificates at participating merchants.
  - **Cash.** If you prefer, you can redeem your points for cash, which will be directly deposited into your Sacramento Credit Union savings account.
- Plus, enjoy:
- A competitive **fixed** interest rate.
  - No annual fees.
- How many bank credit cards give you all that?

### HOW TO REDEEM YOUR POINTS

You'll be able to redeem your RewardsPLUS points online at [www.sactocu.org](http://www.sactocu.org). Just click on the RewardsPLUS link, or call toll-free (877) 909-1450 from 6 a.m. to 6 p.m. Pacific time, and your point balance will be verified. Use the convenient online booking tool for travel, or request gift cards/certificates from restaurants, gasoline companies and top retailers. Or, request your cash reward!

### YOU DESERVE AN UPGRADE

All qualified members with a VISA Classic credit card will be upgraded to a Platinum card automatically\* with no annual fee! And, you can choose whether to take advantage of the VISA Platinum RewardsPLUS card, or the standard VISA Platinum card with a lower interest rate. If you don't already have a Sacramento Credit Union VISA card, you will be able to apply online at [www.sactocu.org](http://www.sactocu.org).

Watch for more information about our new credit card program, coming soon!

\* Normal credit restrictions apply.

### in this issue

Uncle Sam Wants You ... To Buy a Car, a Home or Energy-Efficient Appliances ...2

### Calendar of Events

**Sept. 7, 2009 – Labor Day**  
SCU Offices Closed

**Oct. 12, 2009 – Columbus Day**  
SCU Offices Closed

### Compare What Banks Are Doing

While Sacramento Credit Union offers a low fixed rate and no annual fee, many other credit card issuers are switching to variable rate cards.

Not only that, many issuers are raising cardholders' rates if they:

- Carry a balance – even if it is not a large one and they pay at least the minimum each month.\*
- Take out numerous loans or if their credit score drops, even if they pay their credit card bill on time.\*\*
- Miss just one payment (some issuers are increasing rates to as high as 30% APR).\*\*\*

Major issuers are making the move now, before new legislation that limits their ability to change cardholders' rates goes into effect in February 2010. If you have a bank-issued credit card and have been notified of a change to your rate, now is the time to switch to a Sacramento Credit Union VISA® Platinum credit card. Apply online at [www.sactocu.org](http://www.sactocu.org).

\* Source: *The Wall Street Journal*, April 9, 2009.

\*\* Source: *NYDailyNews.com*, March 16, 2009.

\*\*\* Source: *LATimes.com*, Feb. 15, 2009.

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Mon. - Thurs. • 9 a.m. to 5 p.m.  
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**All Offices**

Phone: (916) 444-6070  
Toll Free: 1(888) SACTO-01  
24-Hour LoanAccess Line  
Toll Free: 1(877) 444-LEND  
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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

## Uncle Sam Wants You ... To Buy a Car, a Home or Energy-Efficient Appliances

To get the economy moving again, there are plenty of government stimulus programs designed to help consumers purchase a home, a car or new appliances. Be sure to check out these programs.

**First-time homebuyers:** First-time homebuyers may be eligible for an \$8,000 tax credit for homes purchased between Jan. 1 and Dec. 1, 2009. Unlike the homebuyer tax credit in 2008, this credit does not have to be repaid. *Strategy:* Sacramento Credit Union offers affordable home mortgage loans. Talk with a mortgage representative at **(916) 444-6070** or drop by your nearest branch to find out how much home you can afford. Keep in mind that home prices are much more affordable this year than last. According to the California Association of Realtors®, the median home price in the Sacramento region is down about 17% from last year.

**New vehicles:** Most taxpayers will be able to deduct the state and local sales and excise taxes paid up to \$49,500 of the purchase price of a qualified new car, light truck, motor home or motorcycle. *Strategy:* Check out Sacramento Credit Union's low auto loan rates at [www.sactocu.org](http://www.sactocu.org) and try our Personal Auto Shopper service to get the best deal on a new vehicle.

**Energy savers:** Tax credits of up to \$1,500 are available for consumers who purchase new



energy-saving windows, insulation, heating and air conditioning, and more. Visit [www.energystar.gov](http://www.energystar.gov) for details.\* *Strategy:* A home equity loan or line of credit from Sacramento Credit Union may be just the ticket for you to make your home more energy-efficient. You'll save money on heating and air conditioning, save on taxes and help save the planet.

**WE'RE HERE TO HELP**

As a member-owned credit union, we're here to help you make the most of your finances. With affordable rates and favorable terms, Sacramento Credit Union can help you take advantage of these temporary tax breaks. Call, click or visit today.

\* Web site provided for information only; no endorsement is implied. Sacramento Credit Union does not give tax advice. Consult your tax advisor for information about your specific situation.

### Cash for Clunkers?

Congress's latest cash infusion in its Car Allowance Rebate System (informally known as cash for clunkers) was expected to last until just after Labor Day. Although the program is supposed to end when the money runs out, it's worth checking to see if Congress will renew this very successful program.

Eligible purchasers received a rebate of up to \$4,500 by trading in a gas guzzler for certain new models. Among the requirements:

- The vehicle traded in must be less than 25 years old and, in most cases, must get 18 miles per gallon or less. The trade-in vehicle will be scrapped.

- You must have owned and insured the trade-in vehicle for at least a year prior to purchase of the new vehicle.
- You must purchase or lease a new vehicle that qualifies under the program.

To determine if the program continues, visit [www.cars.gov](http://www.cars.gov).\* The site also lists participating dealers and links to find out if your trade-in is eligible.

\* Web site provided for information only. No endorsement implied.

