

## Celebrate With 2.99% APR for 12 Months on Visa Cards.



Get ready to save with your current Sacramento Credit Union (SCU) Visa® or apply for one now. If you already have an SCU Visa, then transfer balances from higher rate credit cards to 2.99% APR with no fee.<sup>1</sup>

Don't have a Visa yet? Then apply now and get 2.99% on balance transfers and new purchases. All this savings lasts for 12 months.

This amazing rate applies to both Visa Platinum and Visa Platinum Rewards Plus credit cards. Available for a limited-time, this offer is valid from January 9 to February 21, 2020.

### With our Visa cards you'll enjoy:

- No annual fee
- No balance transfer fees
- No foreign transaction fees
- Low rates

Cross off your "save money" resolution for the New Year by taking advantage of this great offer! [Click here](#) to apply now. Or if you already have a Visa, [click here](#) to request a no-fee balance transfer.

\*APR=Annual Percentage Rate. Approval is subject to underwriting guidelines and verifications. Introductory balance transfer rate applies for 12 billing cycles. Balance transfer offer applies to the payment of loan balances at other financial institutions only. Balance transfers do not earn rewards or rebates. Balance transfers from any existing accounts with Sacramento Credit Union will not be accepted. Offer and interest rates subject to change without notice. Limited time offer valid January 9 to February 21, 2020.

## Lock in a Low Rate Before You Shop For Your New Home.



There's never been a better time to buy a new home. With our Rate Guard Lock and Shop Program, you can lock in a rate for 90 days\* while you shop for your perfect house. Just relock if rates go lower.

At SCU, we offer low rates, flexible terms and fast processing times. We also have a variety of loans to fit every lifestyle. Plus, we know home buying can get confusing, so we'll help you every step of the

way.

Our home loan experts are here to help you get the home you want at a rate you'll love. For more information or to apply, [click here](#) to visit our website or call us at **(916) 444-6070**.

\*The interest rate is locked for 90 days while the borrower shops for a home. The borrower must submit a home loan application and be approved by SCU. Once the borrower has obtained a fully executed contract, he/she can relock if rates are lower (one time during the processing period) or keep the 90-day rate if the current rate is the same or higher for 60 more days. All locks will be priced at the daily SCU published "Rate Guard" rates. SCU credit and underwriting guidelines apply. Rate Guard can be utilized for owner-occupied purchases only with a maximum loan-to-value of 80% and a maximum loan amount of \$484,350. FHA, VA and Reverse Mortgage loans are ineligible for the Rate Guard program. This program is subject to change or cancellation without notice.

## It's Firefighters vs. Law Enforcement at Guns & Hoses.



Sacramento Credit Union is once-again proud to sponsor the Guns & Hoses Football Game. For the 46<sup>th</sup> year, Sacramento-area firefighters will go head-to-head with law enforcement officers to raise money for charities that support children and families.

Held at Hornet Stadium on the California State University, Sacramento (CSUS) campus, this family-friendly game has become a noteworthy Sacramento tradition. Join the fun on Saturday, January 25, 2020 and cheer for your favorite team starting at 12:00 p.m. when the pregame show begins. Kickoff is at 1:00 p.m.

Prior to the game, families are invited to attend the CSUS Stadium Kids Safety Fair from 11:00 a.m. to 1:00 p.m. For more information and to buy tickets, [click here](#).

## Notice of Annual Meeting, Election and Eligible Candidates.



The Sacramento Credit Union Annual Meeting and Election will be held February 20, 2020 at 7:00 p.m. on the second floor of our main office, located at 800 H Street in Sacramento.

**Candidates qualified by the nomination process and recommended by the Nominating Committee, the offices for which they are running and terms of office are as follows:**

Les Brown, Board of Directors, 2020-2023

Kristin Van Gaasbeck, Board of Directors, 2020-2023  
Sophia McBeth-Childs, Supervisory Committee, 2020-2023  
Joe Barba, Supervisory Committee, 2020-2023

**Directors and Committee members who are not up for election at this meeting are as follows:**

Linda Foster Hall, Board of Directors, 2019-2022  
Willie Southward III, Board of Directors, 2019-2022  
Aron Brewer, Board of Directors, 2018-2021  
Mary Ann Carrasco, Board of Directors, 2018-2021  
Judy McGarry, Board of Directors, 2018-2021  
Gene Webb, Supervisory Committee, 2019-2022  
Beverly Skeaton, Supervisory Committee, 2019-2022  
Remie Diva, Supervisory Committee, 2018-2021