



Your Quarterly News



Buy or refinance while home loan rates are low.

With interest rates at historic lows, there has never been a better time to buy a home or refinance the one you love.

At Sacramento Credit Union, we offer low rates, flexible terms and a variety of home loans to meet your needs. Our knowledgeable and friendly home loan experts can help you get pre-approved before you even start shopping for a home.

If you're interested in refinancing your home and lowering your monthly payment, we can guide you through the process quickly and easily. [Click here](#) to check out our current mortgage rates.

Get started today!

Learn More



Three tips to get financially fit in 2021.

Happy New Year! 2021 offers us a chance to start fresh and set new goals. If one of your goals or resolutions this year is to get your finances in shape, then we have some tips to get you started.

Track your expenses – Record how much you earn each month (after taxes) and the amount you need for living expenses such as rent or mortgage, utilities, groceries, gas, etc. Then, track what else you spend your money on such as streaming services, gym memberships, coffee, on-demand movies, eating out, etc.

Create a budget - After you know what amount you need for living expenses, develop a budget that includes your income (after taxes), your living expenses, plus savings. Then figure out how much you have left for entertainment or gym memberships. One of our financial partners, Clear Point Counseling, offers a free monthly budget calculator. [Click here](#) to get started.

Start saving - It's important to set aside savings every month by paying yourself first. A good

amount to start with is 10% of your income. If you can't manage 10%, start with any amount you can. Set up Direct Deposit and the money will automatically go into your Sacramento Credit Union [savings account](#).

Now you know the first three steps to achieving financial fitness. After you finish these steps, add to your skills and continue your financial journey.



Notice of Annual Meeting, Election and candidates.

The Sacramento Credit Union Annual Meeting and Election will be held February 18, 2021, at 7:00 p.m. via Zoom video conference. If you are interested in attending the meeting, please contact Sharon Grafton at sgrafton@SactoCU.org or (916) 444-6060 ext. 3019 for information on how to join.

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:

Name	Office	Term of Office
Mary Ann Carrasco	Board of Directors	2021-2024
Aron Brewer	Board of Directors	2021-2024
Judy McGarry	Board of Directors	2021-2024
Remie Diva	Supervisory Committee	2021-2024

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

Name	Office	Term of Office
Linda Foster-Hall	Board of Directors	2019-2022
Willie L. Southward III	Board of Directors	2019-2022
Les Brown	Board of Directors	2020-2023
Kristin Van Gaasbeck	Board of Directors	2020-2023
Beverly Skeaton	Supervisory Committee	2019-2022
Gene Webb	Supervisory Committee	2019-2022
Joe Barba	Supervisory Committee	2020-2023
Sophia McBeth-Childs	Supervisory Committee	2020-2023

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*APR=Annual Percentage Rate. Approval is subject to underwriting guidelines and verifications. Income verification may be required. If approved, applicant will be offered an introductory purchase and balance transfer for 12 months. 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 8 to February 21, 2021