

Drive away with savings



At SCU, our auto loan rates are the lowest they've been in years. With rates as low as 2.59% APR*, it will be easy to find the car you want with a monthly payment you'll love.

In addition to low rates, SCU offers flexible terms up to 84 months and quick, easy processing. You'll be on the road in no time. [Click here](#) to check our rates.

Get preapproved before you go car shopping and save time. Apply now at sactocu.org and save money.

*2019 and newer with less than 7,500 miles. APR=Annual Percentage Rate. Representative Example: A \$15,000 48-month loan at 2.59% APR would require 48 payments of \$329.30.

Five ways to save money



Since our social lives are mostly on hold due to the coronavirus pandemic, it's a great time to start saving money. Read the five savings tips below and then open an SCU savings account online! **Click here** to get started.

- 1. Eat and drink only what you make** – That means brewing your own coffee, packing your lunch and cooking dinner. Home-made food is less expensive and usually much healthier.
- 2. Create a budget and list and stick to them** – That means when you go grocery shopping, birthday shopping and even Christmas shopping. Retail stores are laid out to get us to buy on impulse. Stay focused and bring coupons if you have them.
- 3. Cut your monthly bills** – Call your cell phone, Internet, and cable companies – or streaming service - and ask for a discount. You may score a new customer promotion or an annual price cut. If not, shop around for a better deal.
- 4. Review your insurance** – Insurance companies are always competing for business. Take a look at your auto, renters, home owners and even your health insurance and see if you can keep your coverage and still cut costs.
- 5. Save on commuting** – If you're working from home, you're already saving the cost of traveling to work. Have that money automatically deposited into your savings account. If your job requires you to work in-house, try carpooling or bicycling to work.

Annual Meeting Notice



Sacramento Credit Union's Annual Meeting will be held on **February 18, 2021**, at 7:00 p.m., at a location to be determined.

In conjunction with the 2021 Annual Meeting, SCU will hold its annual Board of Directors and Supervisory Committee election. Three Director positions and one Supervisory Committee position for three year terms are open for election.

The following incumbents have expressed their intent to run for re-election for the following term:

<u>Name</u>	<u>Office</u>	<u>Term of Office</u>
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:

<u>Name</u>	<u>Office</u>	<u>Term of Office</u>
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

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 **October 30, 2020**. Nominations will not be considered after that date. **Send your resumes to Les Brown, 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 call the Sacramento Credit Union Executive Offices at **(916) 444-6070, extension 3019**, to request nomination by petition procedures. All petitions must be completed and delivered to an officer of the credit union by **December 14, 2020**. If you mail your petition, the postmark date will be used to determine the effective date of the petition. The bylaws do not permit nominations to be taken from the floor.



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