

Currents

 San Diego County Credit Union®

1-2-3 IRA Certificate • Home Loans • Free Credit Reports • TalkTone Teller™
Phishing • Turbo Tax® for the Web™ • Member Billboard

NEWS FOR YOU

Retirement...Easy as 1-2-3



With a **1-2-3 Certificate** you have the opportunity to save even more for retirement by investing additional money into your IRA Certificate or Certificate Account and earning a higher rate. Here's how it works.

Open a 22-month 1-2-3

Certificate with new money not held in another SDCCU® account anytime through April 30, 2005. You may choose to **add** a minimum one-time new money contribution of \$2,000 after January 1, 2006. When you

make the additional contribution, your rate on the entire balance will **jump** either 0.50% or to the existing 18- to 24-month rate, whichever is higher.

Remember, IRA contributions made before the April 15 tax deadline may be deductible on your 2004 tax return.*

1-2-3 IRA Certificate or Certificate Account requires new money to open with a minimum of \$2,000. Offer valid December 1, 2004 - April 30, 2005 on our 22-month IRA Certificate or Certificate Account. At start of 2006, one additional deposit and one rate exchange may be made. Additional deposit must be at least \$2,000 of new money not held at San Diego County Credit Union. Jump offer valid with a contribution or deposit of new money only. New dividend rate will increase a minimum of 0.50% APY (Annual Percentage Yield) on original rate or prevailing 18- to 24-month rate, whichever is greater. Maturity date will remain the same as originally scheduled. Rate exchange option may be exercised during first term, but not during any renewal term. Penalty for early withdrawal.

*Consult your tax advisor.

Free Credit Reports

California residents are among the first consumers in the nation to benefit from the Fair and Accurate Credit Transactions Act. The new law was enacted primarily to protect consumers from identity theft. The three major credit reporting agencies—**Experian, Equifax** and **TransUnion**—are required to, when requested, provide consumers with one free credit report every 12 months.

Rather than receiving a credit report from all three credit reporting agencies at the same time, keep current on your credit status throughout the year by alternating your requests. For example, check your credit information with Experian in January, then Equifax in May and, finally, TransUnion in September. If your credit report contains inaccurate information, contact the credit reporting agency immediately.

To order a free credit report, visit www.annualcreditreport.com or call Annual Credit Report Request Service toll-free at (877) 322-8228.

Latest Home Loan Options

As the median home price in San Diego County soars beyond \$566,000, only 11% of San Diego households can afford to purchase a median-priced home. In response to member requests for lower fixed monthly payments in an environment of rising home prices, San Diego County Credit Union expanded its home loan product offering.

Most homeowners remain in the same home between seven and ten years, so an adjustable rate may be the right choice for many starter homes. The recently introduced **7-Year Adjustable Rate Home Loan** features a rate that is fixed for the first seven years of the loan. The lower rate is held stable during the early years of the loan and adjusts a maximum of 2% up or down beginning in year eight.

If you plan to be in your home five years or less and home values in your area are appreciating, a **40-year term*** may be ideal for your situation. Since loan payments are calculated using an additional 10 years, compared to a 30-year term, you'll benefit from a reduced monthly payment.

High home values are great for established homeowners, but can make it nearly impossible for some San Diegans to purchase a home. To help prospective homebuyers ease into a new home with minimal down, San Diego County Credit Union now offers **up to 100% financing** with the assistance of mortgage insurance. The one-time mortgage insurance premium may be paid up front at closing or wrapped into the loan.

If you or someone you know is ready to purchase a home, but worried about the monthly payment, recommend your credit union. Our expanded home loan options offer reduced payments and allow a lower down payment.

*480 monthly payments of \$5.50 per \$1,000 borrowed at 5.99% Fixed APR.



TalkTone Teller Update

A recent upgrade to the credit union's automated telephone system, TalkTone Teller, incorporates spoken and touch-tone commands on the same menu. Members may choose to "say" a command or "press" a number key.

For privacy, you may enter your account number using the number pad on your telephone but speak commands during the remainder of your telephone call. If you have not used the spoken command feature, try it out. You do not need to speak in complete sentences. We tell you the exact phrase to say and provide hints throughout the call. Once you become familiar with the commands, you can interrupt the menu and skip ahead to get the information you need quickly.



Growing together.™

Protect Yourself from Phishing

Phishing, pronounced "fishing", is the newest form of identity theft. It occurs when someone acts as if they are representing an organization and tries to "hook" the consumer into providing personal information—Social Security number, account number, password or mother's maiden name. With a name and any of this personally identifying information, the identity thief can apply for credit in the consumer's name and damage the consumer's financial reputation for years to come.

In a typical phishing scam, you receive an email from a business you currently use. The email mentions a problem with your account and asks you to confirm personal information. To encourage your timely response, the email may threaten that your account will be closed or canceled. Emails usually include a link that opens a website nearly identical to the business' website. To protect your financial security, never respond to emails requesting your personal information.

Phishers also use the telephone to hunt for personal information. The scripting is very professional and difficult to distinguish from the actual company. Be cautious of unsolicited telephone calls in which someone asks you to confirm your personal information.

San Diego County Credit Union will never ask you to provide personal information, financial information, credit card numbers or passwords by email. Our loss prevention department may contact you by telephone to authenticate transactions that appear suspicious. Before you can verify transactions, we must confirm your identity. If you do not feel comfortable providing identifying information, log onto Internet Branch at sdccu.com and examine your transaction history. If you suspect that your San Diego County Credit Union account information has been compromised, contact us immediately at (877) SDCCU-4U or at the telephone number on the back of your Visa Check Card or Credit Card. Here are some easy ways to protect your identity from phishing scams.

- **Never respond to emails requesting personal information.** San Diego County Credit Union will not contact you by email asking for this information.
- **Report possible phishing scams to the business immediately.** Even if you are unsure of the email's authenticity, report all suspicious emails.
- **Check your credit report annually.** The Fair and Accurate Credit Transactions Act requires that all three credit reporting agencies provide consumers with one free report every 12 months.
- **Review account transactions online and on account statements.** Verify all transaction activity on your accounts. San Diego County Credit Union provides online account access to all members through Internet Branch at sdccu.com



Holiday Schedule

SDCCU offices will be closed to observe:
Martin Luther King, Jr. Day—January 17
President's Day—February 21

Branches with Saturday hours will be open on January 15 and February 19. Remember, you can use over 19,000 free ATMs nationwide or Internet Branch at sdccu.com anytime, day or night.

Annual Meeting Agenda

SDCCU's **Annual Meeting** will be held **Monday, January 24 at 4 p.m.** at our Administrative Office, **6545 Sequence Drive.** The meeting agenda includes signing of the attendance roster; call to order and roll call; announcement by Secretary of the number of voting members, members present and proxies; approval of the Minutes of the Annual Meeting of January 26, 2004; Reports of the Chairman, Treasurer and Supervisory Committee; nomination and election of the Board of Directors and Supervisory Committee; motion to ratify the official acts of the Board of Directors, Credit Committee and Supervisory Committee; motion to expel from credit union membership those persons whose loans have been charged off; new business; old business and adjournment.

Community Relations

MS Walk—April 9 & 10

 Take a stroll for a great cause. Join SDCCU and the San Diego Chapter of the National Multiple Sclerosis Society for the **San Diego County Credit Union MS Walk 2005** on Saturday, April 9 at Legoland in Carlsbad from 6 p.m. to 10 p.m. or Sunday, April 10 at Embarcadero Park South in downtown San Diego from 7:30 a.m. to 12 p.m. We're proud to support the MS Society of San Diego as the Title Sponsor of this event. To make a donation or sponsor a walker, go to www.mswalk.com.

Internet Branch Tip

Have you noticed a slight change on Internet Branch at the beginning of each month? The **account summary page now shows transactions for a rolling thirty-day period**, an improvement from the calendar month transaction display. This enhancement proves useful at the beginning of a new month when you need to verify recent purchases, withdrawals or payments.

TurboTax® for the WebSM

Available mid-January at sdccu.com

Preparing and filing your tax return is easy with TurboTax for the Web. TurboTax for the Web is updated with the new tax laws to help you get every tax break you deserve. Follow the step-by-step questions and your answers will be placed onto IRS-approved forms. All calculations are performed automatically.

TurboTax for the Web reviews your return for errors, overlooked deductions, missing tax information and items that could trigger an IRS audit. Then, you choose to file your return electronically through TurboTax for the Web or print out a copy of your return on IRS-approved forms. Electronic filers get an IRS confirmation that the return was officially filed and could receive the tax return in as few as ten days.

Look for a link to TurboTax for the Web on sdccu.com by mid-January.

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For details, visit our website, call toll-free or stop by any of our 21 branches.

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