

Member Billboard

George Chamberlin Seminar - January 27th

George Chamberlin will provide an overview of subjects including stocks, tax-free investing, Roth IRA conversions, dealing with the potential for rising interest rates, inflation and much more.

Spelling Bee - March 24th

San Diego County Credit Union is the proud sponsor of the San Diego Countywide Spelling Bee, featuring over 80 seventh and eighth graders competing for a chance to represent San Diego in the National Spelling Bee in Washington D.C.

SDCCU Annual Meeting - January 25th, 4 p.m.

Meeting will be held at our Administrative Office, located at 6545 Sequence Drive. The meeting agenda includes signing of the attendance roster; call to order and roll call; announcement by the Secretary of the number of voting members, members present and proxies; approval of the Minutes of the Annual Meeting of January 26, 2009; Reports by 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 and Supervisory Committee; motion to expel from Credit Union membership those persons whose loans and share accounts have been charged off; new business; old business and adjournment.

For more information on these upcoming events, visit sdccu.com, keyword: community.

Enhanced Internet Branch Security

In order to provide you with the highest level of confidence when using Internet Branch, SDCCU has implemented Verisign's Extended Validation (EV) SSL, one of the highest standards for website authentication. Now, when you log onto Internet Branch using a high-security web browser (Internet Explorer™ 7 or higher, Firefox® 3 or higher, Opera 9.5, Safari 3.2, Google™ Chrome and Flock 2.0), your address bar will turn green. Depending on your browser, you may see Identified by Verisign® and/or San Diego County Credit Union displayed to the right of our web address. If you click on the green bar, the Verisign security information will display. This enhanced security feature lets you know that you are connected to a valid SDCCU site.

Holiday Schedule

SDCCU will be closed to observe:

New Year's Day - January 1st

Martin Luther King Day - January 18th

President's Day - February 15th

You have 24/7 account access with fee-free withdrawals at over 28,000 CO-OP ATMs nationwide and Internet Branch at sdccu.com.

Buy Or Lease Your Next Vehicle With SDCCU

Call us today at (877) 732-2848, ext. 6500, and let us find the vehicle you want at a great price.

Secure Email

Security is a top priority at San Diego County Credit Union. As a result, we are using an email encryption tool to enhance security and protect information. Email encryption is the best way to secure confidential emails. Opening an encrypted email is easy and you don't need any special tools to do it. If you receive a secure email message from us or for more information, visit sdccu.com, keyword: secure email.

SDCCUdirect Is Coming Soon

SDCCUdirect™ will allow you to transfer money quickly and easily from your accounts at outside financial institutions to your SDCCU accounts. You will be able to process one time and recurring transfers and even fund a Certificate Account! This service will be easy, secure and free. Look for it soon within Internet Branch at sdccu.com.



Printed on recycled paper.



Information Services / Lending Center
(877) 732-2848
sdccu.com

For details, visit us online, call us or stop by any of our convenient branch locations.

Federally insured by NCUA.

 San Diego County Credit Union®
Currents

Over \$4.8 billion strong • Winter 2010

A Home Loan You Can Trust

Home affordability is the best it has been in years!

ALSO IN THIS ISSUE

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Visit sdccu.com to see our new *low rates!*

A Home Loan You Can Trust

Home affordability is the best it has been in years!

San Diego County Credit Union is the lender you can trust. We have been helping Southern Californians finance their dreams for over 70 years. SDCCU® offers low-rate fixed and adjustable Home Loans to fit your needs. Check out our Jumbo ARMs up to \$1.5 million for a great deal.

Plus, our personalized Real Estate Services¹ program offers great benefits like a dedicated Member Advocate to guide you through the process and a 20% cash reward on your agent's commission.

Take advantage of SDCCU's rates while they are still low!
Visit sdccu.com for current rates.

¹Offer subject to change without notice. Real Estate Brokerage Services provided by Prudential Realty.



New
Low
Rates!

Save For A Healthy Future.

Open an SDCCU IRA today!

An IRA Certificate Account is a secure way to save for retirement. Both Roth and Traditional IRA Certificates offer monthly dividends while your earnings may be tax deferred or tax free. Roth IRA earnings are potentially tax free, when federal regulations are met. In addition, your Traditional IRA contributions may be tax deductible – check with your tax advisor.

Ask about our current promotional rates!

Roth Conversion changes are here! Learn more at sdccu.com, keyword: conversion.



Rates as high as
3.00% APY²

²Annual Percentage Yield = APY. Term is 60 months. Minimum \$10,000 to earn 3.00% APY, \$89,999 maximum balance. Balances of \$2,000-\$9,999 earn 2.95% APY. Balances of \$90,000 and above earn 3.05% APY. APYs and terms are accurate as of 12/15/09 and subject to change. Minimum balance to open any Certificate Account at SDCCU is \$2,000. Early withdrawal penalty applies.

Account Statement Changes

SDCCU is making improvements to your account statements. Beginning with your February 2010 statements, your statement will have a new look and feel with improved graphic design that is easier to read. These enhancements will help you find the information you're looking for quickly and easily. All of your important information will be at your fingertips, with added features that make everything more streamlined and accessible like:

- At-a-glance account balance summary
- Improved transaction summary
- Enhanced reporting and streamlined disclosures

If you would like more information, please visit sdccu.com, keyword: statement changes. If you have any additional questions, feel free to contact us at (877) 732-2848.

2009 Winner, BBB Torch Award



San Diego County Credit Union has been selected as a winner of the 2009 Better Business Bureau® (BBB®) of San Diego Torch Award for Marketplace Ethics. SDCCU was honored as the top business in San Diego with more than 500 employees. The BBB Torch Awards are presented to businesses in recognition of their superior commitment to exceptional

standards that benefit their customers, employees, suppliers and surrounding communities. SDCCU is very proud of our commitment to ethics, our customers and the communities we serve and is honored to be recognized by this esteemed organization.

Make Your Taxes Easy With TurboTax

Let SDCCU and TurboTax® OnlineSM help you get the largest refund possible with minimum effort. TurboTax makes it easy to do your taxes online by asking you questions and filling out the forms for you. TurboTax helps you find every deduction and displays your current refund (or tax owed) on every screen as you go. Plus, have your refund deposited directly into your SDCCU account in a few short days. Visit sdccu.com, keyword: tax, to get started today.



TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit, Inc. in the United States and other countries. TurboTax fee varies.

Member Appreciation Week Results

Thank you for your participation in Member Appreciation Week and Shred Day. Because of you, we celebrated 10 years straight as San Diego's BEST Credit Union. Shred Day was a great success and helped to promote our go green message! Listed below are the approximate pounds of paper destroyed at each branch location and the approximate number of trees saved by SDCCU Members:

San Diego: 5,000 pounds

El Cajon: 6,500 pounds

EastLake: 4,800 pounds

San Marcos: 12,500 pounds

North Temecula: 1,500 pounds

Laguna Niguel: 1,200 pounds

Every 120 pounds that were shredded represents saving one tree.

Congratulations to the Sweepstakes Winners:

\$500 Visa® Gift Card: Phetsamay Crites, Sharon Chisholm, Bill Boice

San Diego Fun Pack: Ronda Truesdale, Perlita Carlos

\$100 Visa Gift Card: James Shea, Louise Volpe, Toni Popien, Doug Kurtz

Members brought in a total of 31,500 pounds saving a total of **315 trees!**



Free Managing Your Money Seminar Series with George Chamberlin

Finances In The New Year Seminar

We are happy to welcome back our esteemed guest speaker, local financial expert George Chamberlin, who has been conducting a series of Managing Your Money seminars for SDCCU. There is no shortage of financial issues that families have to address these days. George Chamberlin will provide an overview of subjects including stocks, tax-free investing, Roth IRA conversions, dealing with the potential for rising interest rates, inflation and much more to help you ring in the new year.



Date: Wednesday, January 27, 2010
Time: 6:00 p.m. – 7:30 p.m.
Location: SDCCU Administrative Office

Seating is limited and reservations are required. Visit sdccu.com, keyword: seminar, or call (877) 732-2848 for details and to reserve your seat.

George Chamberlin is a renowned financial expert and provides a wealth of financial and business news updates to the Southern California Region.