

Member Billboard

Broadway/San Diego - through Summer 2012
Proud sponsor of the 2011-2012 season.

SDCCU Annual Meeting – February 27 – 4 p.m.

The Annual Meeting of SDCCU will be held at our Administrative Office, located at 6545 Sequence Drive, at 4 p.m. on February 27, 2012. The Annual Meeting agenda will include the approval of the 2011 meeting minutes, reports from the Board of Directors, Supervisory Committee and election results. Three members of the Board of Directors and one member of the Supervisory Committee will be elected at the Annual Meeting. Nominees recommended by the Nominating Committee are: Shirley Jackson, Peggyanne G. Smith and Ilan Awerbuch for the Board of Directors and Patricia Honeycutt for the Supervisory Committee.

The number of qualified individuals nominated for the Board or Supervisory Committee is not more than the number of positions to be elected. In accordance with our Bylaws, the Board of Directors may, without further action, declare that these nominees have been elected at the Annual Meeting. This procedure will be followed at the Annual Meeting on February 27, 2012.

Proxy Notice – This proxy notice is provided to all SDCCU members who have executed a voting proxy. Notice is hereby given that the nature of each matter or group of related matters on which the voting proxy may be voted by the proxy holder for the Election of Directors, Election of Supervisory Committee members, Amendments of the Bylaws of SDCCU, except as prohibited by law, and any other matters which may properly arise at either the Annual Meeting or any special meeting of the members.

Spelling Bee – March 21

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

For more information about upcoming events, visit sdccu.com and search community.

Auto Express Sales & Leasing

We Negotiate. You Simply Relax.

Let us do the work for you! We will find and negotiate the best price for your vehicle. Then just complete the purchase and pick up your car at the SDCCU branch of your choice. It's really that easy!

Call us today at **(877) 732-2848**, ext. 6500.

Holiday Schedule

SDCCU will be closed to observe:

New Year's Day – January 2

Martin Luther King Jr. Day – January 16

Presidents Day – February 20

Let's Connect

SDCCU is now on Facebook, Twitter, YouTube and RSS. Click on the icons at sdccu.com to connect with us.



sdccu.com

(877) 732-2848

Federally insured by NCUA.
Must maintain a \$50 savings balance.

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

 **San Diego County Credit Union®**
sdccu.com

Currents®

Over \$5.4 billion strong • Winter 2012

Get

5%

Cash Back

with no annual fee and no cash back limit



ALSO IN THIS ISSUE

- FREE checking with eStatements
- TurboTax®
- New mobile banking
- 5/5 ARM
- Sprint discount

Get 5% Cash Back

with no annual fee and no cash back limit



Open a SDCCU® Cash Rewards Visa® Platinum and earn 5% cash back on all qualified purchases through February 1.

Take advantage of:

- No limit on the cash rewards you can earn
- No annual fee
- Cash rewards are posted to your credit card account monthly



Apply today online at sdccu.com, by phone at (877) 732-2848 or at any of our convenient branch locations.

Subject to credit approval. Rate and terms subject to change. Rebate credited to your balance each billing cycle. Cash advances, convenience checks, balance transfers and refunded purchases are not eligible purchases. 1% cash back effective after February 1, 2012. Not to be combined with the SDCCU Fly Miles Plus™ Reward Program.



More Mobile Banking Options

Mobile banking is now available for:

- Android™
- BlackBerry®
- iPhone®, iPad™ & iPod Touch®
- SMS texting
- Web-based

Mobile banking allows you to:

- Check balances
- View transaction history
- Transfer funds between your SDCCU accounts¹
- Pay bills and select your payment date²
- Locate SDCCU branches and ATMs

Get Started Today! Learn more at sdccu.com.

¹Transfers cannot be completed through SMS text mobile banking.

²Bill Payer Plus is FREE with FREE checking with eStatements accounts and is FREE for other checking accounts when used to make three or more payments per calendar month. Otherwise, a \$4.95 nominal monthly fee applies.

FREE checking with eStatements

SDCCU's FREE checking with eStatements offers:

- FREE debit cards
- FREE access to 28,000 surcharge-free CO-OP ATMs
- FREE Bill Payer Plus™
- FREE online and mobile banking
- FREE direct deposit

Open your FREE checking with eStatements account through Internet Branch online banking at sdccu.com.

Make Your Taxes Easy With



Let SDCCU and TurboTax Online help you get the largest refund possible with minimum effort. Plus, have your refund deposited directly into your SDCCU account in a few short days.

Visit sdccu.com and search tax, to get started today.

TurboTax fee varies.



New 5/5 ARM Home Loan Rate adjusts every 5 years

SDCCU's exciting new 5/5 adjustable home loan rate only adjusts every 5 years. This gives you the flexibility of an adjustable rate with added stability.

SDCCU offers great home loan options:

- Purchases or refinances up to \$1.5 million
- Initial rate is fixed for 5 years, then can adjust no more than 2% and is fixed for another 5 years (low CAPs, CMT = 2%/2%/6%)
- Rebate pricing may cover your closing costs¹

Apply online at sdccu.com or at any of our convenient branch locations.

¹(0.375%) point rebate may be used for title, escrow, lender and third party costs.

Why Throw Away Your Money?

Save with Sprint

Join the 800,000 credit union members nationwide that are already saving over \$53 million on their wireless plans! SDCCU is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call (877) SAVE-4CU and let them know you're an SDCCU member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Visit sdccu.com and search discount
- Visit your nearest Sprint store

2011 Winner, San Diego BBB Torch Award for Marketplace Ethics

San Diego County Credit Union was selected as a winner of the 2011 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 it is an honor to be recognized by this esteemed organization.

