

Member Billboard

Broadway/San Diego – through Summer 2010

We are proud to sponsor the 2009-2010 season of Broadway/San Diego. Purchase discount tickets at sdccu.com, keyword: *broadway*, and a portion of ticket sales to select shows will benefit local nonprofit organizations.

Padres Cap Night – July 17th, 5:35 p.m.

Since PETCO Park's inaugural season, San Diego County Credit Union has been supporting our hometown team, the San Diego Padres. Join us at the game on Saturday, July 17th and the first 25,000 fans will take home a stylish Padres cap presented by SDCCU. We are also proud to provide the ATM services located at PETCO park.

George Chamberlin Seminar – July 21st, 6:00 p.m.

George Chamberlin will discuss how the stock market looks, interest rate trends, why you should do a mid-year review of your personal finances and much more.

Make-A-Wish Tuna Challenge – September 11th

SDCCU is proud to be the presenting sponsor of the Tuna Challenge, the largest tuna fishing tournament in the country and the largest annual fundraiser for the Make-A-Wish Foundation® of San Diego.

Poinsettia Bowl – December 23rd

Advance tickets are now on sale for the 2010 San Diego County Credit Union Poinsettia Bowl, which will be played at Qualcomm Stadium. Call (619) 285-5039 or visit poinsettiaowl.net for ticket information. \$1 from every ticket sold benefits the Make-A-Wish Foundation of San Diego.

For more information about upcoming events, visit sdccu.com, keyword: *community*.

Shred Day Results

Another very successful Shred Day was held on Saturday April 17th at the EastLake, Encinitas, Escondido, Pacific Beach, Santee and Temecula Branches.

Every 120 pounds that were shredded represents saving 1 tree. SDCCU members brought in a total of 38,780 pounds to shred, saving a total of 388 trees!

Holiday Schedule

SDCCU will be closed to observe:

July 5th - Independence Day

September 6th - Labor Day

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

Quick Tip

**LPL Financial located at
San Diego County Credit Union**

An experienced Financial Consultant is available to meet with you one-on-one to create your personal road map to financial success.

Securities and Insurance products offered through LPL Financial and its affiliates, member FINRA/SIPC. San Diego County Credit Union is not a registered broker/dealer, nor are they affiliated with LPL Financial.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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MoneyTracker™ Coming Soon

Tracking your finances has never been easier!
Get the complete picture with MoneyTracker.

MoneyTracker allows you to view all of your accounts, from all of your financial institutions, from the convenience of Internet Branch. Once you get your external accounts set-up in MoneyTracker, you just have to remember your Internet Branch password to see all of your finances in one convenient spot.



Voted *BEST*
Credit Union
10 Years Straight!

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.



Printed on recycled paper.



Federally insured by NCUA.

 *San Diego County Credit Union*
Currents®

Over \$4.9 billion strong • Summer 2010

Need Your Balance Now?

Get your Checking Account balance quickly with **On The Go Branch Mobile Banking** and we'll give you **\$10** and enter you to **WIN a MacBook Air or iPad!**¹

¹See details inside.



ALSO IN THIS ISSUE

- Investment Seminar
- Check Card Changes
- New ZashPay
- New Fly Miles Plus site
- Great Rate Loans



Need Your Balance Now?

Get it quickly with On The Go Branch Mobile Banking and we'll give you \$10 and enter you to WIN a MacBook Air or iPad!¹

On The Go Branch™ Mobile Banking is a FREE² application that allows you to quickly and easily access your SDCCU® accounts any time, any where using your mobile phone, iPhone®, iPod touch® or iPad™.

Enroll in On The Go Branch Mobile Banking between July 1st and August 31st and we'll deposit \$10 into your account!¹ Plus, you'll be automatically entered for your chance to win:¹

- Grand Prize: MacBook Air®**
- 5 First Prizes: iPad**
- 10 Second Prizes: \$100 iTunes® Gift Card**

Don't have an SDCCU Checking Account yet? Open a FREE myChecking Account³ to get the most out of On The Go Branch Mobile Banking. Then, log onto Internet Branch at sdccu.com and click Mobile Banking to get started!

¹No purchase necessary. See Sweepstakes Rules at sdccu.com, keyword: go. \$10 incentive limited to the first 500 new enrollments. ²Connectivity and usage rates may apply. Contact your wireless provider for details. ³myChecking is free when enrolled in eStatements, otherwise a \$2 monthly fee applies. MacBook Air, iTunes, iPad, iPhone and iPod touch are trademarks of Apple, Inc.

Just Say Yes!

Introducing Check Card Overdraft Service, exclusively for SDCCU members.



What is it? When you enroll in this service, SDCCU may authorize your signature-based Check Card transactions, even if there is not enough money in your Checking Account - saving you embarrassment and extra hassles in your already busy day. Check Card Overdraft Service is available upon request only, so just say yes today!

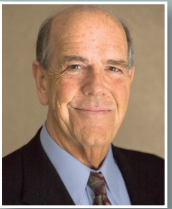
Just say yes to:

- No fee** for Check Card Overdraft Service unless you use it.
- No fee** to use Check Card Overdraft Service unless your Checking Account is overdrawn by more than \$20. This is an added benefit that is designed to provide you with an extra cushion.
- No fee** to enroll in Check Card Overdraft Service.

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

Offer valid for qualified accounts only.

Free Mid-Year Investment Review Seminar With George Chamberlin



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. George Chamberlin will discuss how the stock market looks, interest rate trends, why you should do a mid-year review of your personal finances (check credit reports, estate planning tips, etc.) and much more.

Date: Wednesday, July 21st
Time: 6:00 p.m. – 7:30 p.m.
Location: SDCCU Administrative Office
 6545 Sequence Drive
 San Diego, CA 92121

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

no cash? just zash!

New eService

ZashPay is the easy way to send money to anyone!

- Pay anyone using their mobile phone number or email, no matter where they bank.⁴
- The recipient will usually receive the money within one business day.
- Try this service free through September 30th, then pay just \$1 per transaction.⁵

Sending money has never been more secure or convenient with ZashPay. The money goes directly from your designated SDCCU Checking Account to your friend's account at any financial institution. The recipient will receive an email or text message with details to easily claim their money.

Try it today! Log onto Internet Branch, click Bill Payer Plus, then click Pay People.

⁴Recipient will need to enroll with ZashPay the first time they use this service. Text message rates may apply from the wireless provider. ⁵You must enroll in Bill Payer Plus to use this service. Bill Payer Plus is free to all members who use it to make three or more payments per calendar month. Otherwise, a \$4.95 nominal monthly fee will apply.

New Fly Miles Plus Website

Redeeming your Fly Miles Plus™ points is now easier than ever! Our new Fly Miles Plus redemption website makes it easy to view your points balance, view all of your reward options and redeem your points. Plus, easily book travel with new enhancements that let you view flights by date and points.

Check out the new website at sdccu.com, keyword: Fly Miles Plus, later this month!



Our Great Rates Say It All!

Home Loans

3.375%⁶ +2 points
3.248% APR
 5/1 ARM

SDCCU is one of the top Home Loan providers in San Diego County. Don't trust your financial future to just anyone, go with SDCCU - the lender you can trust. Take advantage of our low rate 5/1 ARM today! Our Real Estate Specialists are ready to help you get into the right Home Loan.

⁶Annual Percentage Rates (APRs), Rates, Terms and Conditions are subject to change. Mortgage Insurance required for loans over 80% Loan-To-Value (LTV). Hazard and, if applicable, Flood Insurance must be in effect on the property securing the loan. 3.375% Adjustable Rate is accurate as of 06/16/10. Other rates and terms are available. 360 monthly payments of \$4.42 per \$1,000 borrowed. 2 points will be added to the closing costs of this loan. The APR shown is fixed for 5 years, then becomes adjustable and may increase or decrease. Example based on conforming loans up to 90% LTV. Rate shown is for purchases or refinances.

⁷Maximum financing with best rate is available for qualified borrowers with good credit. The rate and term you qualify for may be less favorable based on your credit score and history, vehicle and financing type, income and other information. Verification of income is required. Higher rates are available for higher Loan-To-Values (LTVs). Not all vehicles qualify for higher LTVs. LTV = New: Manufacturer Suggested Retail Price (MSRP) and Used: Retail Kelley Blue Book (RKBB). No Salvaged Titles, Branded Titles, Lemon Law Buybacks, Commercial/Business Vehicles, Grey Market Values or True Mileage Unknown will be financed. Rates, terms and conditions subject to change. External refinances and new purchases only. No additional discounts apply. Limited time offer.

Auto Loans

Fixed Rates As Low As
2.99% APR⁷
 For 36 Months on 2007 and newer vehicles

Drive on over to SDCCU for great financing and get the best deal on your next vehicle purchase from the people you trust. Let our Auto Buying & Leasing Service do the work for you! We provide personalized service and guide you every step of the way.