

Currents

 San Diego County Credit Union®

Rate Jump IRA • San Diego County Credit Union Poinsettia Bowl
TurboTax® OnlineSM • Rollover IRAs • EquityLine • Auto Buying Services

NEWS FOR YOU

Rate Jump Certificate and IRA Certificate

With our special Rate Jump Certificate and IRA Certificate Accounts, receive a guaranteed rate and a free "jump". If rates rise, you can choose to have your rate "jump" to a higher rate one time during the Certificate's initial term.*

Enjoy a guaranteed rate and the opportunity to jump to a higher rate! This offer is available until April 30, 2006 on our 14-month Certificate and IRA Certificate.

When you fund an IRA by April 15, 2006, you may even be able to deduct the contribution on your 2005 tax return.** Open your no fee, federally insured Rate Jump IRA Certificate today!

* Offer valid January 3 – April 30, 2006 on our 14-month Certificate and IRA Certificate. Higher rate applies to balance from the date the Rate Jump option is exercised. Certain restrictions apply. Call for details.

** Consult your tax advisor.



December 22, 2005 marked the Dinaugural San Diego County Credit Union Poinsettia Bowl. The game matched the Navy Midshipmen against the Colorado State Rams.

The Credit Union is extremely proud to have been the title sponsor benefiting the Make-A-Wish Foundation of San Diego. The sponsorship continued our tradition of supporting our community and charitable organizations that enrich the lives of San Diegans. Because we live, work and play here too, we believe our role is much more than just helping people manage their finances. As such, we actively partner with charitable organizations that share our values of promoting awareness and fundraising, like the Make-A-Wish Foundation.

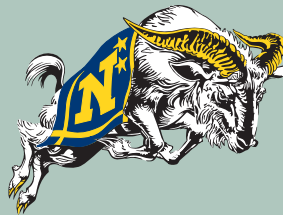
For every ticket sold, \$1 went directly to the Make-A-Wish Foundation enabling the organization to create the experience of a lifetime for San Diego children afflicted with life-threatening conditions. Through the generous support of the fans and families of the teams and our San Diego community, children's dreams became a reality. Thank you San Diego!

What will you do with your tax refund?

Get your refund in as fast as ten days when you e-file with TurboTax® Online.SM Have the confidence that comes with using the #1 online tax preparation program. Not only can you file your return electronically for a faster refund, but TurboTax products guide you through your return step-by-step. Your return will be reviewed for errors, overlooked deductions, missing tax information and items that could trigger an IRS audit.

Use this easy software program with step-by-step navigation to get every deduction you deserve. Look for the link to TurboTax Online on sdccu.com.

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



VS.



Available NOW!



Growing together®

Rollover IRAs Put You in Control

When you leave a company, one of the most important decisions is what to do with your 401(k) account. You have several options—you can leave the account where it is (depending on the amount), roll it into a traditional or rollover Individual Retirement Account (IRA), roll it into your new employer's plan or cash it out.

Unless there's a dire emergency, financial experts recommend not cashing out a 401(k) account. However, many workers who leave a company do cash out—at a steep price.

When you cash out a 401(k) account, you'll pay ordinary income tax, a 10% penalty and state/local taxes on your 401(k) distribution. That will leave you with only 40% to 60% of your 401(k) savings, depending on your tax bracket.

By rolling your 401(k) account into a San Diego County Credit Union IRA, you can take control of your retirement money and invest it the way you want to. A San Diego County Credit Union IRA is one of the safest and most convenient ways to invest your retirement money!



Lower EquityLine Rates

It's a new year, a fresh start. It's a great time to get an EquityLine. Remodel. Install new kitchen cupboards. Lay new bathroom tile. Or let your home pay off the high interest debt you accumulated over the holidays.



The timing is perfect; we've just lowered our EquityLine rates. In addition to flexible payment options and a potential tax deduction, your rate will be the Prime Rate plus 0% on EquityLines with up to 80% loan-to-value.

Whether you have owned your home for years or just purchased a home, we have an EquityLine solution for you. We loan up to 100% loan-to-value. **Apply today!**

The Prime Rate as of 12/15/05 is 7.25%. 7.25% Variable APR applies to 80% of appraised home value. Rates may vary.

Buying The Right Vehicle

Make vehicle buying easier by planning ahead. Are you looking for a car, pickup, sport utility or van? What is the purpose of most of your driving—commuting, hauling kids, weekends, vacation, etc? If you have more than a 30 minute commute to work every day, is a comfortable ride and reasonable gas mileage important to you? What is the largest number of people you transport regularly? What is the biggest pile of gear, luggage, or haul from Home Depot that you regularly carry?

By using our convenient auto buying services, you can get the vehicle that you need and really want without having to haggle with a dealer. The service, available through S.D. Auto Sales/Leasing, will do all the work for you—locate the vehicle, negotiate the price and coordinate the delivery.

For more information call our Auto Specialists directly at (858) 597-6500.



Holiday Schedule

Credit Union offices will be closed to observe:
Martin Luther King, Jr. Day—January 16
President's Day—February 20

Branches with Saturday hours will be open on January 14 and February 18. You have 24-hour account access with more than 25,000 free ATMs nationwide and Internet Branch at sdccu.com.

Annual Meeting Agenda

San Diego County Credit Union's **Annual Meeting** will be held **Monday, January 23 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 the Secretary of the number of voting members, members present and proxies; approval of the Minutes of the Annual Meeting of January 24, 2005; 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 have been charged off; new business; old business and adjournment.

Community Relations

Juvenile Diabetes "Recipe for a Cure"—February 17

San Diego County Credit Union is the presenting sponsor for "Recipe for a Cure" benefiting the Juvenile Diabetes Foundation of San Diego County. The event features food from 20 of the finest restaurants in San Diego and includes a silent and live auction.

For more information, call Juvenile Diabetes at (858) 597-0240.

For more information on upcoming events, visit sdccu.com and click Community Relations.



For details, visit our website, call toll-free or stop by any of our 23 branches.

Printed on recycled paper.

Information Services
 Lending Center

Toll-free (877) 732-2848

sdccu.com

