

# Exemplary Member Service



*Allan P. Shaw*

Allan Shaw  
Chair

As San Diego County Credit Union's Board Chair in 2008, I witnessed SDCCU rising above each challenge that the year brought. SDCCU remains a solid, robust financial institution and it is with a great amount of pleasure and pride that I report that once again, SDCCU has had another strong year.

SDCCU has persevered with a strategy that includes balancing growth and expansion, outstanding member service and effective bottom-line achievements. By way of enduring membership support and our enthusiastic and committed staff, we ended the year with remarkable member growth and remain the largest locally based financial institution in San Diego. As of September 30, 2008, we are ranked third largest credit union in California and thirteenth in the nation.

We understand that providing exemplary member service includes allowing convenient, anytime secure access to accounts and services. In 2008, SDCCU took the next step with electronic services by adding eNotices and eTax Forms to our already impressive eServices portfolio. Electronic enhancements are a very important part of the plan that SDCCU has in place as we work toward being even more environmentally conscious. As such, we are thrilled to be introducing mobile banking and inter-institution transfers in the coming year.

San Diegans have recognized our high-quality services and the value that we add to the communities we serve by voting us BEST Credit Union for the ninth year straight in the *San Diego Union-Tribune Readers Poll*. Thank you – we will not stop delivering on our promise to provide our best to San Diego, Riverside and Orange Counties! Our aim is to continue to be the financial institution that Southern Californians come to for an exceptional experience. In order to better serve our members, we will be adding our first branch in Orange County, in the City of Laguna Niguel, early in 2009. In addition, we plan to open another new branch in Mission Valley mid-2009, bringing our branch total to 27.

Irene Oberbauer's first full year as President & CEO fulfilled all of our expectations and more. Her foresight and attention to detail have helped steer the course through another successful year. It is with enthusiasm that I am looking forward to the year ahead and the possibilities that await us. I am confident in the abilities of all of the staff at SDCCU to serve your financial needs. Speaking on behalf of the other members of the Board of Directors and myself, I am secure in the knowledge that we have only the best interests of you, our members, in our sights for the future.