



April 23, 2010

Dear Members:

Thank you for your continued membership at San Diego County Credit Union. Our long-term relationships with members like you is what makes SDCCU® the Best Credit Union year after year. A copy of the 2009 Annual Report is available on sdccu.com.

The Annual Report demonstrates that San Diego County Credit Union experienced another strong year in 2009. This strength allowed us to provide excellent deposit and loan rates to our members. The many accomplishments SDCCU realized throughout 2009 are highlighted, including being voted BEST Credit Union in the *San Diego Union-Tribune Readers Poll* for the tenth year straight and being selected as a winner of the 2009 Better Business Bureau® of San Diego Torch Award for Marketplace Ethics. Also, look for mentions of new products and services that SDCCU introduced in 2009 and some exciting things to come during 2010.

San Diego County Credit Union is strong, well capitalized and the largest locally based financial institution in San Diego. On behalf of the Board of Directors and the entire staff of San Diego County Credit Union, thank you for your continued membership and support. We look forward to remaining your financial partner in the years ahead.

Sincerely,

A handwritten signature in black ink that reads "Allan P. Shaw".

Allan P. Shaw
Chair
Board of Directors

