



President's Report

Teresa Halleck

San Diego County Credit Union continues to focus on outstanding service, competitive products and services and convenience. We recognize our members have many choices in the financial services arena and we strive to be the provider of choice. With approximately \$5 billion in assets, the credit union remains the largest locally-owned financial institution in San Diego County. We now serve over 212,000 members throughout Southern California's finest communities.

Our growth remains steady as we opened two new branches, one in Kearny Mesa and the other in Oceanside. In an effort to expand service delivery convenience to our members, we also added several new eServices this year, including person-to-person payments, SDCCUdirect™, Live Chat and MoneyTracker™, all of which are designed to make your banking life easier. In addition, deposit-taking ATMs have been installed in select locations to enhance member convenience. We truly want every member to be able to access their accounts any where, any way, any time, and proactively seek ways to help our members save time and money.

Financial literacy is recognized as an important tool for personal financial success, and the credit union strives to help our members in this arena. During 2010, several free financial education workshops were offered to members and the communities we serve. These workshops help our members develop prudent financial management skills which, when shared with family and friends, can help improve the lives of those living and working in the communities we serve. In addition, our partnership with LPL Financial, a full-service brokerage firm, has continued to gain in popularity with members. LPL registered Financial Consultants are available to meet with members and help build a personalized plan to work toward reaching their financial goals.

Thank you for your continued support and confidence in San Diego County Credit Union. We remain committed to enriching the lives of our members and we strive to serve you well. The future will bring new opportunities and, as we continue to grow, we will keep our focus on remaining the trusted financial partner you rely upon. We appreciate your business and the trust you place in the credit union, and we will continue to do all we can to remain your trusted financial partner.



Teresa A Halleck

President & CEO

