

## Member Billboard

### Wags For Wishes - July 6 - 8 from 9 a.m. - 4 p.m.

We are proud to present Wags for Wishes, the largest and most comprehensive dog show on the west coast. Come watch more than 2,000 dogs compete in events including agility, herding, flyball, lure coursing, disc dogs, dock jumping, obedience and more. Proceeds benefit the Make-A-Wish Foundation®.

### San Diego Padres - 2007 Season

San Diego County Credit Union has been proud to support our hometown team, the San Diego Padres, since PETCO Park's inaugural season. During each home game, SDCCU sponsors the Sailboat Races, an interactive feature on the Jumbotron.

### Padres Giveaway - September 15 at 7:05 p.m.

All fans in attendance will take home a stylish Padres Cap presented by San Diego County Credit Union.

### Child Safety Fair - September 15

Together with The Mighty XX, San Diego County Credit Union presents the Play It Safe Child Safety Expo at PETCO Park. Each year, representatives from local organizations team up to promote child and family safety. As an event sponsor, SDCCU distributes free ID Kits to all children in attendance.

### Poinsettia Bowl - December 20 at 6:00 p.m.

Tickets are now on sale for the 2007 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 on these upcoming events, visit [sdccu.com](http://sdccu.com) and click About Us > In The Community.

## New Branch Locations

### Now Open

Temecula North Branch  
29097 Overland Drive  
Temecula, CA 92591

### Coming Soon

La Mesa Branch  
8555 Fletcher Parkway, Suite 101  
La Mesa, CA 91942

## Holiday Schedule

SDCCU offices will be closed to observe:

**July 4, 2007—Independence Day**

**September 3, 2007—Labor Day**

You have 24-hour account access with more than 25,000 fee-free CO-OP ATMs nationwide and Internet Branch at [sdccu.com](http://sdccu.com).



## Buy Or Lease Your Next Vehicle With SDCCU

Take advantage of our great Auto Loan rates and let us find your next car. Tell us what car you are looking for and let us do the work. Call (858) 597-6500 and let us help get you in a new car today.

## Quick Tip

Keep cool this summer without consuming your savings!

- Use a ceiling or oscillating fan
- Unplug anything that produces heat
- Drink plenty of cold water
- Avoid cooking indoors



Information Center  
Lending Center  
(877) 732-2848  
[sdccu.com](http://sdccu.com)

For details, visit us at [sdccu.com](http://sdccu.com), call us or come into any of our convenient branch locations.



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## Slip into something cool!

### Also in this issue:

- Save Some Green
- Internet Branch Security
- Disney Parks Dream Vacation
- New President & CEO
- Bump UP Your Earnings



## San Diego County Credit Union and UnitedAuto Group Used Car Super Sale!

Mark your calendars for July 14.

# Save Some Green

Our new myChecking Account is FREE when you elect to start saving some green and start receiving eStatements. Access your accounts and eStatements through Internet Branch anytime, anywhere.

myChecking offers you:

- Free Internet Branch online account access
- Free Bill Payer Plus™<sup>2</sup>
- Free eStatements
- Unlimited TalkTone Teller® calls
- Direct Deposit
- Overdraft protection
- Free Visa® Check Card
- Fee-Free withdrawals at over 25,000 CO-OP ATMs

Open myChecking Account today!



<sup>1</sup>myChecking is free when enrolled in eStatements, otherwise a \$2 monthly fee applies.

<sup>2</sup>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 President & CEO

Irene Oberbauer has been chosen as the President & CEO of SDCCU, effective August 1, 2007. Oberbauer has served SDCCU in a number of capacities for the past 12 years, most recently as Chief Operating Officer. *"It is an honor to be selected as the President & Chief Executive Officer of SDCCU and to be succeeding such an outstanding leader in the industry,"* said Oberbauer on her upcoming appointment.

Oberbauer will succeed Rod Calvao, who will retire this year. Calvao has served as the President & CEO for the past 15 years, leading SDCCU to significant milestones under his leadership. *"Rod has been a great asset to SDCCU. He has had a solid focus and led SDCCU to be San Diego's "BEST Credit Union". While we are sorry to have Rod leave, we support him in his decision and wish him the best for this new chapter in his life,"* stated Shirley Jackson, Board Chair. *"We are looking forward to working with Irene in her new capacity as President & CEO. We are confident that her loyalty, commitment and true dedication to SDCCU will allow us to continue to experience more achievements and grow together."*



# Sweepstakes Winners!

We would like to congratulate all of the winners in our "Kiss Stamps & Envelopes Goodbye Sweepstakes," held earlier this year. Each of the 50 winners won a \$100 Visa® Gift Card for paying bills using Bill Payer Plus™.

Noel Abelgas, Allan Adelman, Crystal Alimont, Jose Ramon Arellano, Stephanie Bautista, Karen Bogard, Janet Brey, Breana Callen, Paisley Cato, Catherine Chase, John Chellemi, Lisa Cordes, Richard Downen, Fred Esch, Bobbie Favela, Samantha Fleming, Eric Fogleman, Jeannie Foulkrod, Adrian Frediani, Rosalie Galvan, Phillip Gonzales, Stephen Hay, Timothy Howard, Gregory Izor, Robert Keeley, Karen Kennedy, Beverly Knauer, Lisa Lehr, Loreen Lucas, Austin McDougal, Michael Mcfadden, Argia Mckercher, Christine Morris, Tini Nakashima, Hai Nguyen, Rebecca Obmann, Donna Quinton, Daniel Risner, Sandra Rowden, Devrin Ruether, Scott Sand, Heidi Schrader, Donald Sciglimpaglia, Donato Spinazzola, Kimberly Sweet, Thomas Urban, Christina Villagran, Michael Visser and Tan Vuong.

To make sure that you have every opportunity to participate in our upcoming contests, please provide us with your current mailing and email addresses. You can do this quickly and easily through Internet Branch Self Service at [sdccu.com](http://sdccu.com).

# Internet Branch Security

Additional layers of enhanced security are coming soon. Our cutting edge security significantly reduces the risk of fraud while using Internet Branch. This means going beyond using the traditional combination of username and password to verify the user's identity. When you log onto Internet Branch in the coming weeks, you will be asked to select and answer a few security questions. Be sure to remember your answers – the questions and answers will be used to retrieve lost passwords and help us verify your identity.

If we detect that the way you log onto Internet Branch changes, you will be prompted to answer one of your previously selected security questions to verify your identity. This is just another way we are working to keep you safe. Look for this enhanced security feature on Internet Branch in the near future.



# Bump UP Your Earnings

## 5.30% APY<sup>1</sup> Plus, one rate bump!<sup>2</sup>

Earn a fabulous rate of 5.30% APY on a 9-Month Certificate Account. If rates rise, you can choose to have your rate bumped to a higher rate one time during the Certificate's initial term.

This Certificate will also provide you with:

- Guaranteed rate of return
- Federally insured investment
- Automatic renewal option upon maturity

Open A Certificate Account Today!



# Win a Disney Parks Dream Vacation

Visit [sdccu.com](http://sdccu.com) to learn how you could win the ultimate Disney Parks vacation from Visa® with your San Diego County Credit Union Visa Card.

No Purchase or Obligation is Necessary to Enter or Win. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. See Official Rules at [visa.com/magicwandfordetailsonnon-purchaseentries](http://visa.com/magicwandfordetailsonnon-purchaseentries). PIN-based and ATM transactions are not eligible. Void where prohibited. Sweepstakes ends 7/31/07. Sponsored solely by Visa U.S.A. Inc.



<sup>1</sup>5.30% Annual Percentage Yield (APY) is available on a 9-Month Certificate Account or IRA Certificate with a \$10,000.00 minimum balance and a maximum of \$89,999.99. The 9-Month APY for balances \$2,000.00-\$9,999.99 is 5.25% and 5.35% for balances of \$90,000.00 and higher. The APYs quoted are accurate as of 05/01/07. <sup>2</sup>This account offers you the option during the first term of the account to exchange this dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are then offering on any other term share account of equal term to maturity as the original term of this account. The maturity date will remain the same as originally scheduled. The Certificate will earn dividends at the new interest rate from the date you exercise the rate increase option and through the remainder of the initial term. Rate may not be bumped to a promotional rate made available through a special offer during the term of the Certificate.

Certificates maturing during the promotion period will not automatically renew to this offer. You must call to take advantage of this special offer when renewing a Certificate. APYs and terms are subject to change. A penalty will be imposed for early withdrawal.