

## Member Billboard

### Padres Power Inning – through October

We are proud to support our hometown team with the Padres Power Inning Contest. During each home game, attendees can win tickets to Padres games.

### November 21 – Chargers Blood Drive

The Chargers Blood Drive will be held at the Town and Country Convention Center on November 21, 2006 from 9 a.m. to 7 p.m.

### December 8 & 9 – Make-A-Wish Carols by Candlelight

2006 will be the 17th year for Carols by Candlelight, which takes place at the California Center for the Performing Arts in Escondido, and expects a sell-out crowd of 3,000 people.

### December 19 – San Diego County Credit Union Poinsettia Bowl

The 2006 Bowl season will kick-off with the San Diego County Credit Union Poinsettia Bowl. It will be played at Qualcomm Stadium on December 19, with \$1 from every ticket sold benefiting the Make-A-Wish Foundation of San Diego.

### December 28 – Port Of San Diego Big Bay Balloon Parade

The Port of San Diego Big Bay Balloon Parade, presented annually by San Diego County Credit Union, marches down Harbor Drive in Downtown San Diego on December 28 at 10:00 a.m.

For more information on these upcoming events, visit [sdccu.com](http://sdccu.com) and click Community Relations.

## Attention All Travelers

When you plan on using your Visa when traveling outside of California, please let SDCCU know ahead of time, so that we may assist in protecting you from potential risks. While you're traveling, we can monitor your account against the increased risk of fraud. If you experience any card usage problems when traveling, please contact SDCCU first at (877) 732-2848. If after hours, contact Visa at (800) VISA-911 or outside the United States at (0) 410-581-9994.

## Holiday Schedule

SDCCU offices will be closed to observe:

**Columbus Day – October 9**

**Veterans Day – November 11**

**Thanksgiving Day – November 23**

**Christmas Day – December 25**

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

## Quick Tips

### Stay On Guard About Fraud!

Check out the website [www.lookstoogoodtobetrue.com](http://www.lookstoogoodtobetrue.com) for tips on how to avoid fraud. There are descriptions on types of fraud, Frequently Asked Questions, consumer alerts and even a place for consumers to share experiences.

## Buy Or Lease Your Next Vehicle With SDCCU

Whether leasing or buying, SDCCU's Auto Buying Services can help you get behind the wheel of the car of your dreams – we do all the work for you! Call (858) 597-6500 to get started today!



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

For details, visit our website, call toll-free or stop by any of our convenient branch locations.



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# San Diego County Credit Union® Currents

Over \$3 billion strong • Fall 2006

## Zero. Zip. Nothing.

Take Advantage Of Our No Closing Costs Special Offer

### ALSO IN THIS ISSUE

- 7 Big Reasons To Thank You
- EquityLine
- New Internet Branch
- Auto Buying/Leasing
- Stay On Guard About Fraud



## Zero. Zip. Nothing.

That's what you'll pay when you finance a new home or refinance your current mortgage with San Diego County Credit Union. Choose from any of our fixed and adjustable Home Loan products.

- No Points
- No Origination Fees
- No Closing Costs<sup>1</sup>

<b>5/1 ARM Fixed for 5 years</b>	
<b>5.99%</b> <sup>2</sup>	<b>7.128%</b> <sup>APR</sup>
<b>30 Year Fixed Jumbo or Conforming</b>	
<b>6.625%</b> <sup>3</sup>	<b>6.644%</b> <sup>APR</sup>

This is a limited time offer – apply today! Online at [sdccu.com](http://sdccu.com), by phone at (877) 732-2848 or come into one of our convenient branch locations.

<sup>1</sup>Customary closing costs do not include pre-paid interest, taxes or mortgage insurance premiums. Minimum loan amount of \$250,000 required. Loan amounts more than \$1,000,000 may incur additional fees. Pre-payment penalty applies if the loan is paid off within the first two years. Home Loans currently financed with SDCCU<sup>®</sup> are eligible for this offer with a loan increase of \$50,000. Offer is subject to change. Other terms and rates available. <sup>2</sup>\$360 payments of \$5.99 per \$1,000 borrowed at 5.99% Fixed based on rates offered August 23, 2006. 5/1 Adjustable Rate Mortgage (ARM) Rate is fixed for first 5-years, after which the rate adjusts annually and payments increase to fully amortize the loan until maturity. Rate is subject to change. <sup>3</sup>\$60 payments of \$6.40 per \$1,000 borrowed at 6.625% Fixed based on rates offered August 23, 2006. Rate is subject to change.



## We Have 7 BIG Reasons To Thank You, San Diego

Thank you for voting San Diego County Credit Union the Best Credit Union for the seventh consecutive year in the *San Diego Union-Tribune Readers' Poll*.

We're the BEST, thanks in no small part to our members and our talented, hardworking employees.

Our members deserve the best, which is why we strive to provide superior service and the convenience of branches throughout San Diego and Riverside Counties. We appreciate your membership and look forward to serving all of your financial needs for years to come!

To celebrate our continuing success and our seventh consecutive win as BEST credit union, we held a Member Appreciation Week September 18-23. Thank you to all that participated and congratulations to the lucky winners in our Let Us Send You To Paradise Sweepstakes!

## Relax. Let Your Home's Equity Do The Work For You.

<b>6-Month Introductory Rate</b>	<b>Current Variable Rate</b>
<b>5.95%</b> <sup>APR*</sup>	<b>8.25%</b> <sup>APR**</sup>

With an EquityLine from San Diego County Credit Union, you can relax and let your home's equity do the work for you. You can use the equity in your home in a diverse number of ways, including debt consolidation. Pay off all those pesky credit cards, get rid of high car payments, even pay off your student loans. The rate on an EquityLine is lower than most credit cards and potentially tax deductible – check with your tax advisor.

All EquityLine applications submitted before October 31, 2006 are eligible to receive a low 6-month introductory rate of 5.95% Fixed APR. You'll access your equity easily with a Visa Credit Card or checks.



<sup>\*</sup>5.95% Fixed Annual Percentage Rate (APR) is the introductory rate for loans up to 80% Loan-To-Value (LTV). Introductory APR of 5.95% for the first six months, then adjusts to the prevailing rate offered by SDCCU<sup>®</sup>. Rate applies to applications submitted by October 31, 2006 only. Other rates may apply. Minimum credit line of \$25,000 required. Three year early closure fee applies.

<sup>\*\*</sup>8.25% Variable APR applies to 80% LTV. Rates may vary.

## New Security Measures. New Internet Branch.

Our new Internet Branch, launching this fall, will contain many exciting and innovative features that will ensure your safety when banking online at [sdccu.com](http://sdccu.com).

Our new log on process will include Intelligent Authentication, during which challenge questions will be asked where appropriate to protect your account information from being compromised. When you log on to Internet Branch in an unusual manner (for example: in a different location or at a different time than usual), you will be asked a challenge question to verify your identity. For an unauthorized user, these questions are difficult to answer and should stop them from accessing your account.

Federal regulations require financial institutions, by the end of 2006, to provide several additional layers of identity verification for online account access. The goal of this enhancement is to ensure that you are the only one able to access your account online.

