

## Member Billboard

### Chargers Blood Drive – November 20

San Diego County Credit Union proudly sponsors the Annual Chargers Blood Drive. Participants donating blood enjoy food, prizes and visits from Charger players and Charger Girls. For more information, contact the San Diego Blood Bank at (800) 479-3902 or visit [sandiegobloodbank.org](http://sandiegobloodbank.org).

### Toys For Tots<sup>SM</sup> – November & December

San Diego County Credit Union annually sponsors the U.S. Marine Corps Reserve Toys For Tots program. San Diego County Credit Union branch locations collect over 2,500 toys for the holiday season. Local Marines distribute the toys to needy children throughout San Diego.

### San Diego County Credit Union Poinsettia Bowl – December 20

Beginning with the inaugural bowl in 2005, San Diego County Credit Union is proud to be the sponsor of the San Diego County Credit Union Poinsettia Bowl, featuring two powerhouse college football teams. The game is played at Qualcomm Stadium with one dollar from every ticket sold benefiting the Make-A-Wish Foundation<sup>®</sup> of San Diego. For more information, visit [poinsettiaowl.net](http://poinsettiaowl.net).

### San Diego Big Bay Balloon Parade – December 27

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. San Diego County Credit Union proudly supports this Holiday Bowl pre-game tradition with a 30-foot balloon sailboat representing SDCCU<sup>®</sup> and our mascot, Captain Bill. For more information about The Port of San Diego Big Bay Balloon Parade or the Holiday Bowl, please call (619) 283-5808.

For more information on these upcoming events, visit [sdccu.com](http://sdccu.com) and click About Us > In The Community.

## Now Open

Temecula North Branch – 29097 Overland Drive

La Mesa Branch – 8555 Fletcher Parkway, Suite 101

## Holiday Schedule

SDCCU offices will be closed to observe:

**October 8, 2007—Columbus Day**

**November 12, 2007—Veteran's Day**

**November 22, 2007—Thanksgiving Day**

**December 25, 2007—Christmas Day**

**January 1, 2008—New Year's 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).

## Enhanced Security Is Coming Soon

In order to better protect you, you will be asked to set-up a few security questions when you log into Internet Branch in the coming weeks. This is just another way we are working to keep your information safe.

## Buy Or Lease Your Next Vehicle With SDCCU

Take advantage of the great Auto Loan rates we are offering. SDCCU's Auto Buying Service will find you the car of your dreams – all you have to do is sit back and relax in the driver's seat! Call (858) 597-6500 and let us find your next vehicle today.



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

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



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# Currents

Over \$3.8 billion strong • Fall 2007



## SDCCU Invites You To Go Green!

MEMBER APPRECIATION WEEK  
OCTOBER 15 - 20

### ALSO IN THIS ISSUE

- Home Loans
- Commercial Lending
- Equity Loan vs. EquityLine
- Heat Up Your Return

# Don't Play Games With Your Home



**GO with someone you can trust.** Would you give your keys to a stranger? Why trust your Home Loan to one? SDCCU® is a long-term partner you can trust. SDCCU has been helping people like you achieve their dreams for almost 70 years. We offer competitive rates and specialized service in your neighborhood.

**5.875%**<sup>1</sup> + 2 points  
6.082% APR  
**Conforming 30-Year Fixed!**

Now is a great time to buy or re-finance! Come to SDCCU for:

- Free Pre-Approval
- Free 45-day rate lock<sup>2</sup>
- Longer terms available
- Low-rate Jumbo Loans available

Contact us today to speak with a Real Estate Specialist and lock in your low-rate Home Loan.

<sup>1</sup>360 monthly payments of \$5.92 per \$1,000 borrowed at 5.875% Fixed. Payment example based on rates offered 09/19/07. Rates are subject to change. <sup>2</sup>Rate lock available after loan approval and receipt of \$350 deposit for processing.



## Heat Up Your Return

### How's Your Return?

Heat up your return with our red-hot rates.

Certificates will provide you with:

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

Open a Certificate Account today! Members can open a Certificate through Internet Branch at [sdccu.com](http://sdccu.com).



## SDCCU Invites You To Go Green

Member Appreciation Week • October 15 - 20, 2007

Come into any of our 25 convenient branch locations during **Member Appreciation Week** and enter to win fabulous green prizes plus exciting in-branch giveaways.<sup>4</sup> In addition, Shred-it® will be at six of our branch locations (**EastLake, Escondido, San Diego, Santee, Temecula, Vista**) to provide confidential document destruction and recycling on Saturday, October 20 from 9 a.m. to 3 p.m.<sup>5</sup>

For more information about Member Appreciation Week, including prizes and shred locations please visit [sdccu.com](http://sdccu.com).

<sup>4</sup>While supplies last.

<sup>5</sup>Limit 2 boxes (10" X 12" X 15") per household. All documents will be shredded onsite.

## What's The Difference?

Get to know the difference between EquityLines and Equity Loans.

**EquityLine** - An EquityLine is a revolving credit line that offers flexible spending with a low adjustable rate. You borrow what you need, when you need it, based upon the available equity in your home - up to 100%<sup>3</sup> of your home's appraised value minus the balance of your first mortgage. You may draw on the Line of Credit for up to 10 years with another 10 years to pay it back. The monthly payment is 1% of the balance with a minimum of \$100. Access funds with convenience checks or a SDCCU® EquityLine Platinum Visa® Credit Card.

**Interest-Only EquityLine** - With interest-only payments for the first 10-years, you get flexibility and extra money in your pocket with significantly lower payments. During the interest-only period, you may pay as much or as little of the principal balance as you choose. The monthly payment is whatever interest has accrued on the line for the previous month, or 1% of the balance with a minimum of \$100.

**Home Equity Loan** - Ideal if you are planning large fixed expenses - buying a new car or remodeling your home - and you know the exact amount you will need. You receive a one-time, lump-sum distribution with up to 20 years to repay the loan.<sup>3</sup> The payment amount stays the same throughout the term of the loan, because the rate is fixed.

Ask about our Equity Specials today! Visit us online, call us at (877) 732-2848 or come into any of our convenient branch locations.

<sup>3</sup> Maximum Home EquityLine and Loan is 100% combined loan-to-value (CLTV) with a maximum loan of \$100,000. At 80% CLTV, the maximum loan amount is \$250,000 and at 90% CLTV the maximum is \$150,000. Mortgage insurance premium is required for loans over 90% CLTV (paid by SDCCU). \$50 annual fee on 100% CLTV loans.

## Your Commercial Lending Partner

San Diego County Credit Union understands the needs of property investors and owner-users. That's why we offer a wide variety of Commercial Real Estate Loans with competitive rates and terms. SDCCU now offers Commercial Real Estate Lending in San Diego, Riverside and Orange Counties.

San Diego County Credit Union would like to thank our borrowers and Commercial Real Estate Loan Brokers for these recently funded properties:

**\$3,000,000**      **\$1,850,000**

Office - Carlsbad

Retail - Riverside

7-Year Fixed converting to 1-Year Adjustable

10-Year Fixed

30-Year Term

30-Year Amortization

Call (877) 732-2848, ext. 6200 or visit [sdccu.com](http://sdccu.com) (keyword: Business Loans) for more information.

