

Member Billboard

Broadway/San Diego - through Summer 2009
Proud Sponsor of the 2008-2009 Season.

Shred Day – October 18th, 9:00 a.m. – 3:00 p.m.
Shred Day will be held at select SDCCU locations.
Visit sdccu.com for details.

**Identity Theft Seminar – October 15th,
6:00 p.m. – 7:30 p.m.**
Visit sdccu.com for details.

**San Diego Chargers Blood Drive - November 25th,
9:00 a.m. – 7:00 p.m.**

San Diego County Credit Union proudly sponsors the Annual Chargers Blood Drive held at the Town & Country Resort Hotel. Participants donating blood will enjoy food, prizes and visits from Charger players and Charger Girls. For more information, contact the San Diego Blood Bank at (800) 469-7322 or visit sandiegobloodbank.org.

**San Diego County Credit Union Poinsettia Bowl -
December 23rd at 5:00 p.m.**

Tickets are now on sale for the 2008 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.

Big Bay Balloon Parade – December 29th at 9:00 a.m.

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. SDCCU proudly supports this Holiday Bowl pre-game tradition with a 30-foot balloon sailboat representing SDCCU 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.

Statement Changes

Your September 2008 account statement has a slightly new look.

- Printed on all white Forest Stewardship Council-Certified Papers.⁸
- Easier to read.
- Streamlined content.

⁸Beginning with your September 2008 statement, SDCCU statement paper stock complies with Forest Stewardship Council (FSC) standards, the world's strongest system for guiding sustainable forest management. These papers use raw materials from a FSC-certified source, controlled wood sources or post-consumer reclaimed sources.

Holiday Schedule

SDCCU offices will be closed to observe:

Columbus Day - October 13, 2008
Veterans Day - November 11, 2008
Thanksgiving Day - November 27, 2008
Christmas Day - December 25, 2008
New Year's Day - January 1, 2009

You have 24-hour account access with fee-free withdrawals at over 25,000 CO-OP ATMs nationwide and Internet Branch at sdccu.com.

Coming Soon

New Branch – Orange County:
Laguna Niguel Grand Opening in early 2009
32341 Golden Lantern, Suite A
Laguna Niguel, CA 92677

MyOwn Card™
Personalize your own SDCCU Visa Photo Card.

Buy or Lease Your Next Vehicle With SDCCU

Take advantage of the great Auto Loan rates we are offering. Let SDCCU's Auto Buying Service find you the exact car you want. All you have to do is sit back and relax in the driver's seat of your next car. Plus, keep an eye out for upcoming car sales and cars of the month on sdccu.com. Call (858) 597-6500 to let Auto Express find your next vehicle today.



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

Information Services / Lending Center
(877) 732-2848
sdccu.com



 *San Diego County Credit Union®*
Currents

Over \$4.2 billion strong • Fall 2008

San Diego's BEST Credit Union Has The BEST Members!

Member Appreciation Week • October 14th – 18th

ALSO IN THIS ISSUE

- Financial Security
- Start Raking It In
- Let Us Peak Your Interest
- Visa NFL
- Identity Theft Seminar



San Diego's BEST Credit Union Has The BEST Members

Member Appreciation Week • October 14 – 18, 2008

Thank you for voting us BEST Credit Union in the *San Diego Union-Tribune Readers Poll* for the ninth year straight! **We're on cloud nine!** To celebrate this honor, we are having a week of appreciation for all of our members and you're invited! Come into any of our 25 convenient branch locations during Member Appreciation Week for in-branch giveaways¹ and to enter to win fabulous prizes². In addition, Shred-it[®] will be at six of our branch locations (EastLake, El Cajon, Encinitas, San Diego, San Marcos and Temecula) to provide confidential document destruction and recycling on Saturday, October 18th from 9:00 a.m. to 3:00 p.m.³

**Come into any of our 25 branches during
Member Appreciation Week and enter to win:**



Grand Prize

A staycation spa getaway for two at the Hotel Del Coronado

First Prizes

Five \$250 Gas Cards

Second Prizes

Ten \$100 Visa[®] Gift Cards

...plus exciting in-branch giveaways!

¹While supplies last.

²See Sweepstakes Rules at sdccu.com or write to us for a copy of the rules at SDCCU, Marketing Department - BEST Members Sweepstakes, 6545 Sequence Drive, San Diego, CA 92121.

³Limit of 2 boxes (10" X 12" X 15") per household. All documents will be shredded onsite.

Shred Day

Saturday, October 18, 2008

9:00 a.m. – 3:00 p.m.

Shred-it will be onsite to provide confidential document destruction and recycling at these SDCCU[®] locations:

EastLake - 2280 Otay Lakes Road

El Cajon - 312 West Main Street

Encinitas - 501 North El Camino Real

San Diego - 5555 Mildred Street

San Marcos - 790 West San Marcos Boulevard

Temecula - 31693 Temecula Parkway

Log on to sdccu.com for a map of these locations.

Let Us Peak Your Interest.

Open a High-Yield Checking Account with your locally based financial partner.

2.60% ^{APY}⁷

New
\$75,000
Tier!

We know you'll appreciate this great rate when you earn more with a High-Yield Checking Account at SDCCU[®]. We offer exceptional tiered rates plus all the benefits of a personal Checking Account, so why wait? Start peaking your interest – invest with one of the most highly capitalized credit unions in the nation, today!

- Unlimited check writing
- First box of corporate image checks FREE
- Fee-FREE traveler's checks

⁷2.60% Annual Percentage Yield (APY) paid on balances of \$75,000 - \$99,999. APY is 3.00% for balances of \$500,000 and higher; 2.85% for balances \$100,000 - \$499,999; 2.45% for balances \$50,000 - \$74,999; 2.30% for balances \$25,000 - \$49,999 and 0.50% for balances less than \$25,000. APYs are accurate as of 09/17/08. APYs are variable and may change. Fees may reduce earnings.

Visa NFL Promo

The Visa Inside Pass promotion gives you the chance to feel like a true NFL insider.

When you use your San Diego County Credit Union Visa Card between September 1 and December 31, 2008, you'll be automatically entered for a chance to win a trip for two to the three biggest events of the NFL season – a VIP trip to Super Bowl XLIII, the 2009 NFL Pro Bowl and the 2009 NFL Playoffs – plus exclusive access to hang out with an NFL star at each event.

You could also win one of hundreds of \$100 NFL-themed Visa Gift Cards when you use your SDCCU Visa Card during the promotional period. Plus, you'll receive one bonus entry for each payment of a regular and ongoing bill made with your Visa Card between September 1 and December 31, 2008. You can also enter online at visa.com/NFL.

See Sweepstakes Rules at sdccu.com.

Financial Security

San Diego County Credit Union continues with our commitment to provide you with excellent financial products and services, and we have the resources to back up that pledge. Our sound lending practices and service-oriented policies allow us to continue to grow even during adverse market conditions.

You can enjoy added peace of mind knowing that your deposits are federally insured through the National Credit Union Administration (NCUA), a U.S. government agency. The NCUA is backed by the full faith and credit of the U.S. government. Each account holder's funds are insured to at least \$100,000, and retirement accounts such as Individual Retirement Accounts and Keoghs are separately insured up to \$250,000.

If your savings exceed the amount covered by the basic insurance limits, you can extend your NCUA coverage by establishing different types of accounts. The NCUA insures accounts in different ownership categories separately. You can get up to \$100,000 of additional insurance for your interest in accounts owned jointly with someone else and for trust accounts of which you are a beneficiary. Detailed information about NCUA insurance, as well as a calculator that you can use to estimate your coverage, is available at the NCUA website, ncua.gov.

Start Raking It In - Invest In An SDCCU Certificate

New Term!

21-Month Certificate
4.50%⁴APY

14-Month Bump Certificate
4.25%⁵APY

7-Month Certificate
4.00%⁶APY

Open a Certificate today – call us at (877) 732-2848, visit us online at sdccu.com or come into any of our 25 convenient branch locations.

⁴4.50% Annual Percentage Yield (APY) is available on a 21-Month Certificate or IRA Certificate Account with a \$10,000 minimum balance and a maximum of \$89,999. APYs for balances of \$2,000-\$9,999 is 4.45% and 4.55% for balances of \$90,000 and higher. ⁵Minimum \$10,000 to earn 4.25% APY, \$89,999 maximum balance. Balances of \$2,000-\$9,999 earn 4.20% APY. Balances of \$90,000 and above earn 4.30% APY. You have the option, once during the initial term of this Certificate, to replace the original dividend rate with the current dividend rate in effect for a non-promotional Certificate with a like term. The new rate will be in effect from the date of rate replacement until maturity. Upon maturity, the Certificate will renew to a non-promotional Certificate with a like term. ⁶Minimum \$10,000 to earn 4.00% APY, \$89,999 maximum balance. Balances of \$2,000-\$9,999 earn 3.95%. Balances of \$90,000 and above earn 4.05% APY. Minimum balance to open a Certificate at SDCCU is \$2,000. The APYs quoted are accurate as of 09/17/08. APYs and terms are subject to change. A penalty will be imposed for early withdrawal.

Start raking in the cash with one of San Diego County Credit Union's remarkable Certificate Accounts. We offer a guaranteed rate of return, a federally insured investment and automatic reinvestment. **Check out our new 21-Month term!**

If rates rise, you can bump the 14-Month Certificate to a higher rate once during the Certificate's initial term. San Diego County Credit Union is strong, well capitalized and the largest locally based financial institution.

Identity Theft Seminar

There's only one of you. Let's keep it that way.

Join us on October 15th, 6:00 p.m. – 7:30 p.m. at the SDCCU Administration Building, 6545 Sequence Drive.

Experts in the field will be on-hand to teach you how to keep your identity safe and Shred-It will be onsite from 5:30 p.m. - 8:00 p.m. to shred your personal documents.³

Seating is limited and reservations are required. Call (877) 732-2848 or visit sdccu.com, keyword: seminar, for more information and to register for the seminar.

³Limit of 2 boxes (10" X 12" X 15") per household. All documents will be shredded onsite.