

## Member Billboard

### Broadway/San Diego – through Summer 2007

We are proud to sponsor the 2006-2007 season of Broadway/San Diego. Purchase discount tickets at [sdccu.com](http://sdccu.com) and a portion of ticket sales to selected shows will benefit San Diego County Credit Union charities, including Big Brothers Big Sisters, Juvenile Diabetes, the Make-A-Wish Foundation® and San Diego Hospice.

### Cystic Fibrosis Great Strides – April 22, 2007

San Diego County Credit Union is the title sponsor for the Cystic Fibrosis Great Strides walk. Each year, the walk, held in Temecula, Mission Bay and in Carlsbad, attracts more than 1,500 concerned San Diegans and raises more than \$250,000 for the San Diego Chapter of the Cystic Fibrosis Foundation. For more information about Cystic Fibrosis or Great Strides, call (858) 277-5880.

### MS Walk – April 28 & 29, 2007

SDCCU is proud to support the San Diego Chapter of the National Multiple Sclerosis Society as the title sponsor of the MS Walk. Join us on April 28 at Legoland California in Carlsbad and on April 29 at Embarcadero Park South in downtown San Diego as we raise money for Multiple Sclerosis. For more information about the San Diego County Credit Union MS Walk, call the San Diego Chapter of the MS Society at (858) 974-8640 or visit [mswalk.com](http://mswalk.com).

### San Diego Regional Bike-To-Work Day – May 18, 2007

We proudly support San Diego Regional Bike-To-Work Day. Participants enjoy exercise and help relieve traffic congestion with this annual event. Look for registration forms at all SDCCU branches in May. For more information about Bike-To-Work Day call (858) 679-1027 or visit [ridelink.org](http://ridelink.org).

2006 Annual Report available online now

### Branches Coming Soon

- La Mesa
- North Temecula

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

## Holiday Schedule

SDCCU offices will be closed to observe:

May 28, 2007—Memorial Day

July 4, 2007—Independence Day

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

## Tax Tip

Math errors are the number one problem the IRS finds when checking tax returns. Using tax preparation software, like TurboTax® for the Web<sup>SM</sup>, can reduce these errors. A link to Turbo Tax is available on the [sdccu.com](http://sdccu.com) home page.

Remember – the last day to make your IRA contribution for tax year 2006 is Monday, April 16.

## 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.

## Quick Tips

### Looking for the perfect gift?

Give the gift of money – wrapped up in a Visa® gift card. Conveniently offered in each of our branches, these gift cards are perfect for any occasion and are available in any amount from \$25 - \$500.



Information Services  
Lending Center  
(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.



Printed on recycled paper.



# San Diego County Credit Union® Currents®

Over \$3 billion strong • Spring 2007

## Take five while your money works hard in our High-Yield Checking Account

### Also in this issue:

- Affordable Home Loans
- Don't Touch Your 401(k)
- Leap Into A Great Rate

# 5.000% APY<sup>1</sup>

This credit union is federally insured by the National Credit Union Administration.

## Take Five While Your Money Works!

Take five while your money works hard in our High-Yield Checking Account

Our High-Yield Checking Account has all the benefits of a personal Checking Account plus an exceptional tiered interest rate.

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



5.00%  
APY<sup>1</sup>

<sup>1</sup>5.00% Annual Percentage Yield (APY) paid on balances of \$500,000.00 and higher. APY is 4.85% for balances \$100,000.00 - \$499,999.99; 4.55% for balances of \$50,000.00 - \$99,999.99; 4.25% for balances \$25,000.00 - \$49,999.99 and 0.50% for balances less than \$25,000.00. APYs are accurate as of 03/01/07. APYs are variable and may change monthly. Fees may reduce earnings.

## Don't Touch Your 401(k)!

Having cash on-hand is not always the best option. When you change jobs or retire, make sure to request a rollover form from your employer's 401(k) or other plan to another qualified retirement plan or IRA. Cashing out of a retirement plan is usually a mistake that can have serious financial penalties and tax implications. Choosing to rollover your distribution allows you to keep your funds invested while maintaining a tax-deferred status – which can make a significant difference in your retirement savings.

Make sure to explore all of your IRA options at SDCCU. Log onto [sdccu.com](http://sdccu.com), call us at (877) 732-2848 or come into one of our convenient branch locations today!



Marlene Hirtzel - Temecula, CA

Kelly Archibald - Valley Center, CA

## 2006 Contest Winners

SDCCU congratulates Marlene Hirtzel and Kelly Archibald for being Grand Prize winners in 2006. Both members won a cruise for two to the Mexican Riviera. Marlene won in our Member Appreciation Week drawing held in September 2006 and Kelly became an instant winner in our online WebDecoder contest in December 2006 by holding a game piece up to her computer screen.

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).

## Affordable Home Loans

Southern California continues to be one of the most competitive housing markets in the United States. In order to help San Diego and Riverside residents afford to get into dream homes, SDCCU<sup>®</sup> offers these options:

- Adjustable Rate Home Loans amortized over 30 or 40 years.<sup>2</sup>
- Interest-Only Home Loans

We also offer a variety of EquityLines and Equity Loans for diverse needs and wants. Before you start shopping for a new home, calculate what you can afford with our convenient online calculators, then apply online at [sdccu.com](http://sdccu.com) and get a decision in minutes.<sup>3</sup>

For more information on our Home Loans, contact a Real Estate Specialist at (877) 732-2848, come into one of our convenient branch locations or email us at [loans4u@sdccu.com](mailto:loans4u@sdccu.com) with your request.

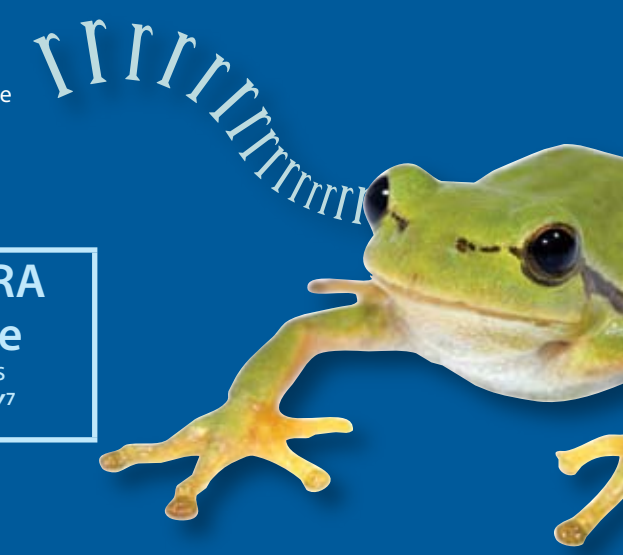
<sup>2</sup>For example: 360 monthly payments of \$5.99 per \$1,000 borrowed at 5.99% Adjustable Annual Percentage Rate (APR) for the 7-year adjustable term based on rates offered March 7, 2007. Rates may vary and are subject to change. <sup>3</sup>The approval is subject to verification of the information contained in the loan application. There is a \$350 deposit required to process a loan, which is credited toward appraisal and closing costs.

## Leap Into A Great Rate

There's still time to leap into a 8-Month or 4-Month IRA Certificate before 2006 taxes are due! Get a bonus of 0.25% APY added to our current Certificate rate<sup>4</sup> when you open or renew<sup>5</sup> an 8-Month or 4-Month IRA Certificate.

**8-Month IRA  
Certificate**  
with Rate Bonus  
**5.65% APY<sup>6</sup>**

**4-Month IRA  
Certificate**  
with Rate Bonus  
**5.50% APY<sup>7</sup>**



<sup>4</sup>Offer valid through April 30, 2007 on new or renewed 8-Month and 4-Month IRA Certificates. 0.25% will be added to the current Annual Percentage Yield (APY) for 8-Month and 4-Month Certificates. Certain restrictions apply. IRA Certificate rates shown include the 0.25% rate bonus based on current Certificate rates. <sup>5</sup>Certificates maturing during the promotion period will not automatically renew to the bonus rate. You must call to take advantage of this special offer when renewing a Certificate. <sup>6</sup>5.65% APY is available on an 8-Month IRA Certificate with a \$10,000.00 minimum balance and a maximum of \$89,999.99. The 8-Month APY for balances of \$2,000.00 - \$9,999.99 is 5.60% and 5.70% for balances of \$90,000.00 and higher. The APYs quoted are accurate as of 03/01/07. <sup>7</sup>5.50% APY is available on a 4-Month IRA Certificate with a \$10,000.00 minimum balance and a maximum of \$89,999.99. The 4-Month APY for balances of \$2,000.00 - \$9,999.99 is 5.45% and 5.55% for balances of \$90,000.00 and higher. The APYs quoted are accurate as of 03/01/07. APYs and terms are subject to change. A penalty will be imposed for early withdrawal. Call (877) 732-2848 for details.

