

Member Billboard

Broadway/San Diego – through Summer 2008

We are proud to sponsor the 2007-2008 season of Broadway/San Diego. Purchase discount tickets at 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.

Walk MS – April 19 & 26

SDCCU is proud to support the San Diego Chapter of the National Multiple Sclerosis Society as the title sponsor of Walk MS. Join us on April 19 at Legoland® California in Carlsbad and on April 26 at NTC Park, Liberty Station as we raise money for Multiple Sclerosis. For more information about the San Diego County Credit Union Walk MS, call the San Diego Chapter of the MS Society at (858) 974-8640 or visit mswalk.com.

Make-A-Wish Golf Tournament – April 28

San Diego County Credit Union is proud to serve as the presenting sponsor of the 20th annual Make-A-Wish Golf Classic at Fairbanks Ranch Country Club. All proceeds benefit the Make-A-Wish Foundation of San Diego and their efforts to grant wishes to children with life threatening medical conditions.

San Diego Bike-To-Work Day – May 16

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.

Home Buying Seminar – May 17

Join us for a First Time Buyer Seminar on Saturday, May 17 from 9 a.m. - 12 p.m. at the SDCCU Administration Office. Learn about Pre-Approvals, Home Loans and the home buying process from industry professionals. Plus, get a certificate for No Closing Costs upon completion, ask for details. Seating is limited. Register now at sdccu.com, keyword: seminar, or (877) 732-2848.

2007 Annual Report now available at sdccu.com

For more information on these upcoming events, visit sdccu.com and click About Us > In The Community.

Quick Tip

Refinance your existing Home or Auto Loan with SDCCU to take advantage of our low rates and monthly payments.

Holiday Schedule

SDCCU offices will be closed to observe:

May 26, 2008—Memorial Day

July 4, 2008—Independence Day

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

Let's Make Contact

Stay up to date with the latest SDCCU promotions and current account information. Please make sure we have your correct email address - it's a great way for us to stay in contact.

- Set-up personalized account alerts through Internet Branch
- Receive bill payment reminders from Bill Payer Plus™
- Receive an email when your monthly eStatement is ready
- Receive periodic emails with special rates and offers

Update your contact information today:

- Log onto Internet Branch, click on Self Service and click Change Email Address
- Call us at (877) 732-2848 and request to update/add your email
- Visit any of our convenient branch locations

Get Into Your Dream Car

Call (877) 732-2848, ext. 6500, and let AutoExpress find, negotiate and coordinate the delivery of your next car.



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

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



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San Diego County Credit Union® Currents

Over \$4.0 billion strong • Spring 2008

Spring Clean Your Way Green.

Shred Day - May 3rd, 2008
Go Green Sweepstakes

ALSO IN THIS ISSUE

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Spring Clean Your Way Green!

Start spring off right by cleaning up your financial life and getting rid of old documents the "green" way.

Visit A Branch

- Shred and recycle old documents at Shred Day.
- Recycle your used cell phone.¹
- Invest idle funds in a Certificate or IRA Certificate.

Use Internet Branch

- Save paper with eStatements (less spring cleaning next year!)
- Reduce waste by getting and paying your bills online with eBills.
- Apply online for Certificates and Loans.

Save A Branch

- Shred and Recycle: Every 120 pounds that are recycled at Shred Day represent saving 1 tree.
- Use eStatements: Every 2,000 members that use eStatements save approximately 5 trees per year.
- Spring Cleaning: Save room in landfills, shred and recycle old documents and have a yard sale instead of throwing unwanted items away.

Go Green with SDCCU and WIN!²

Enroll in eStatements, Internet Branch or Bill Payer Plus™ and you are entered to win.

4 Grand Prizes: \$400 Home Depot® Eco Options Gift Card

5 First Prizes: Dyson Vacuum Cleaner

6 Second Prizes: Solar Walkway Light Set

Shred Day Saturday, May 3 9 a.m. – 3 p.m.

Shred-it® will be onsite at these SDCCU® branches to provide confidential document destruction and recycling³:

• Eastlake 2280 Otay Lakes Road Chula Vista, CA 91915	• Santee 286 Town Center Pkwy. Santee, CA 92071
• Escondido 1600 S. Escondido Blvd. Escondido, CA 92025	• Temecula 31693 Temecula Pkwy. Temecula, CA 92592
• San Diego 5555 Mildred Street San Diego, CA 92110	• Vista 1475 W. Vista Way Vista, CA 92083

¹Bring your old cell phone into any branch from April 1 - May 3, 2008. No accessories accepted.

²See Official Sweepstakes Rules at sdccu.com.

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



Put Your Retirement In Your Hands.

Gone are the days when you could count on Social Security benefits to fully cover your retirement. Open an SDCCU IRA Certificate or Certificate Account and take control of your retirement today.

Hurry! You have until April 15, 2008 to make your 2007 tax year contribution.¹

- Guaranteed rate of return²
- No set-up, maintenance, annual or distribution fee
- Contributions may be tax deductible¹
- Terms of three months to five years
- Federally insured investment

Open your new Certificate or IRA Certificate Account through Internet Branch or visit any of our convenient branch locations!

¹Consult your tax advisor. ²The rate of return guaranteed is the rate obtained at the time you open the Certificate Account. Please contact us to determine the current rate.

Certificates maturing during the promotion period will not automatically renew to the promotional rate. 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.



Time is running out – Maximize your refund and get your taxes done in a snap with TurboTax Online. TurboTax is:

- **Easy** – Asks you questions and fills out the forms for you.
- **Accurate** – 100% guaranteed calculations, audit risk alerts and Deduction Finder let you file with confidence.
- **Fast** – Use e-file to have your refund deposited directly into your SDCCU account in as few as 9 days.
- **Secure** – Enjoy peace of mind knowing your tax data is protected.

TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. TurboTax fee varies. Visit sdccu.com and click TurboTax for details.

A Better Way to Buy and Sell a Home

SDCCU now offers the free personal services of dedicated real estate professionals with one goal in mind: to assist you with the home buying/selling process and get you into the home of your dream.¹

Special member benefits include:²

- **Dedicated Member Advocate** assigned to each member to guide you through the complicated process of buying a home.
- **Credit Union Certified Realtors** matched to you and your needs to ensure a quality experience.
- **20% Cash Reward** on your agents' real estate commission. For example: on a \$300,000 home purchase; this could equal as much as \$1,800.
- **One Year of Discounts and Savings** on products and services offered in cooperation with San Diego County Credit Union, including savings on GE® appliances, purchases at Circuit City®, ADT® Home Security, Penske® moving and storage services and more!

Call our Real Estate Department at (877) 732-2848, ext. 3150, for more information.

¹Real Estate Brokerage Services provided by Prudential Realty.

²Offers subject to change without notice.

Phone Phishing

Vishing, a new trend of fraud attempts is a combination of "voice" and "phishing," which refers to the use of the telephone to launch attempts to separate unsuspecting customers from their personal information. The callers use telephone solicitation and telephone call back techniques to prey upon consumers' trust of telephone-based alerts from institutions.

SDCCU will never ask you for personal information in an email or direct you to call a phone number in an email, other than the main SDCCU call back number (877) 732-2848.

SDCCU does utilize a fraud monitoring company for Visa transactions; therefore, you may be contacted to verify card usage. The call back telephone number for the fraud monitoring service is (800) 830-8574.

If you responded to such an email or phone call and provided any personal information, please notify SDCCU immediately and change your Internet Branch Password (this can be done through Internet Branch Self Service).

If you have any questions about contacting SDCCU, please refer to the Contact Us page at sdccu.com for our official contact information.

Refinance Your Auto Loan

Lower your monthly payments with a low rate SDCCU Auto Loan.

Visit sdccu.com to see our low rates and to apply today!

