



Interest First Home Loans

SDCCU is now offering an Interest-Only payment option on our 5/1 Adjustable Rate Mortgages and 30 year fixed Home Loans. Our Interest First Loans may be right for you if:

- You expect to have a substantial increase in earnings in a few years
- You will invest the savings on the difference between an interest-only mortgage and an amortizing mortgage
- You are confident that the investment will make money

Check our Home Loan rates online and apply today.

Quick Tips

Go Paperless

Tired of getting paper statements in your mailbox? eStatements limit the possibility of your account information getting into the wrong hands and it's absolutely free! You will get your statement sooner, save paper, and have access to 12 months of statements online. Sign up for eStatements today by logging onto Internet Branch and click View eStatements.

Member Billboard

July 7-9 Wags for Wishes

SDCCU is a supporting sponsor of the 4th Annual Wags For Wishes, benefiting The Make-A-Wish® Foundation. Wags for Wishes is the largest and most comprehensive dog show on the West Coast.

Aug 2 - SDCCU Night at Petco Park & Play it Safe Child Safety Expo

Together with The Mighty 1090, SDCCU presents the Play it Safe Child Safety Expo at PETCOPark. As event sponsors, SDCCU distributes free ID Kits to all children in attendance.

September 10 – Beach Clean Up Day

Join SDCCU and I Love A Clean San Diego for a Beach Clean Up day. Volunteers team up to protect the marine environment by cleaning our beaches.

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.

For more information on these upcoming events, visit sdccu.com and click Community Relations.

Holiday Schedule

SDCCU offices will be closed to observe:

Independence Day—July 4

Labor Day—September 4

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



Information Services

Lending Center

Toll-free (877) 732-2848

sdccu.com

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



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Over \$3 billion strong • Summer 2006

Introducing Interest First Home Loans

Also in this issue:

- Under Construction: New & Improved Website
- All New Internet Branch
- Bill Payer Plus™
- Don't Be A Victim of Fraud



Under Construction: New and Improved Website



A new look and feel at sdccu.com is in the works. We are excited to introduce the new website which will be easier than ever to navigate. Your Internet Branch login will be available from almost every page and there will be new, more informative sections added. Your online experience will be more rewarding than ever.

In an effort to continue providing the best service possible, you will soon be able to enjoy an all new version of Internet Branch. One of the most prevalent issues about banking online is security. SDCCU is putting the latest security measures in place to protect you from phishing

and security breaches. Some of the security measures you can expect will include intelligent authentication and forgotten password checks. Your protection and peace of mind is of the utmost importance.

Here are just a few of the features of our new Internet Branch:

- Set up unique user names and passwords
- Receive alerts about your account via email
- Name your accounts (ex: Rainy Day Fund)

Don't Be A Victim Of Fraud

Fraud can happen to anyone, even the most knowledgeable consumers – there are no typical victims. The only thing that may stand between a scam artist and your money is your preparedness when approached.

Here are some common scams to watch out for:

- **Cashiers Check Fraud**
Buyers in foreign countries may offer to pay more than the selling price you are asking with a Cashiers Check. The buyer then asks that the overpayment amount be sent back to them via wire transfer. The Cashiers Check they send to you is not good – don't fall for this scam!
- **Cashiers Checks and Money Orders**
These checks are sometimes counterfeit – if you are unsure about the source, call the financial institution or your local post office to verify that it is a valid check.
- **Lotteries**
Be wary if you get a letter or phone call telling you that you've won a prize or lottery you never entered. They will ask you to send money before you can collect – legitimate contests and lotteries never charge fees.

"Fraud can happen to anyone..."



- **Account Numbers, Social Security Numbers and Passwords**
Be especially careful if you receive an unsolicited fax, email or phone call from a company asking for your account number, SSN or password. Never give any personal information until you have verified the authenticity of the communication with the company in question directly (be sure to use the phone number or contact information that you were given when you initiated your service relationship).
- **Fake Websites**
Many scammers develop websites that look just like the company's actual website – and try to lure you there with links or via email. Report any sites that you think are suspicious to the actual companies.

Eliminate The Pain Of Paying Bills With Bill Payer Plus™

Find out how easy, fast and secure Bill Payer Plus is. Start paying your bills in less time without ever licking an envelope or using a stamp. You can even sign up for ebills and avoid getting a pile of bills in the mail every month. Bill Payer Plus is FREE for members with eStatements and either a direct deposit of \$100 per pay period or a \$5,000 combined savings balance. For details on how to save time and money, visit us online at sdccu.com and click the Electronic Services Bill Payer Plus link on our homepage. Then sign up for Bill Payer Plus and start enjoying all of your extra stress-free time today!

