

Debunking Common Myths About Estate Planning

Estate planning is for everyone! We've debunked the three most common myths about estate planning so you can prepare for your financial future.

- **Myth #1:** Estate planning is for the wealthy.
- **Myth #2:** Estate planning is for the elderly.
- **Myth #3:** Estate planning is complicated.

INSIDE:

- Biggest Myths About Estate Planning
- Financial Wellness Wednesdays
- Estate Planning with Legal Karma



Debunking the Biggest Estate Planning Myths

When people hear the words “estate planning,” they may picture wealthy families with sprawling properties or older adults preparing for retirement. The truth? Estate planning is for everyone, and there are many simple and affordable options depending on a person’s individual needs. SDCCU is here to help as we break down some of the most common myths surrounding estate planning.

Myth #1: Estate planning is only for the wealthy.

Reality: If you own anything – a car, a bank account, or even personal belongings – you have an estate. Estate planning isn’t about how much you have; it’s about making sure what matters most to you is protected.

Myth #2: Estate planning is only for the elderly.

Reality: Life is unpredictable. Planning ahead ensures that if something unexpected happens, your loved ones aren’t left with tough decisions or legal confusion. Young parents, for example, can use estate planning to designate guardians for their children.

And it’s not just about kids – younger adults with pets can also name trusted guardians to care for their furry (or feathered) family members. Without a plan in place, there’s no guarantee your pets would go to the person you’d choose. Estate planning helps ensure they’ll always be looked after with love.

Myth #3: Estate planning is too complicated and expensive.

Reality: Traditionally, estate planning has meant hiring lawyers, scheduling appointments and paying steep hourly fees. That process often felt intimidating and out of reach. But today, that’s changed. Through Estate Planning with Legal Karma, you now have access to simple, affordable, guided estate planning services. These services provide an easy and secure way to make sure your family and assets are cared for, without the hassle.

Why it matters.

Estate planning is one of the most important steps you can take to protect yourself and the people you love. By tackling it now, you’ll have peace of mind knowing your wishes are documented and your loved ones are supported.

Not sure which plan is right for you?

Now that you’ve gone through the work of preparing your estate and completing the required documents, make sure they’re safe by storing them in a secure place. It’s a best practice to keep these types of documents, along with other sensitive documents, in a safe or fire proof box to ensure they won’t ever be damaged or stolen. Share the location with your Power of Attorney or executor of your Will so they know where to find them. It is also important to keep electronic copies and share those files with the executors and/or Power of Attorney.

Visit our Financial Knowledge Blog at sdccu.com/blog to learn more tips on setting up a solid financial future or join us for Financial Wellness Wednesdays at sdccu.com/fww.

Get started in 4 simple steps:

1. Login to Internet Branch online banking and navigate to the estate planning tab.
2. Take a short 2-3 minute quiz to help you pick the plan that best fits your needs.
3. Complete a guided, self-paced questionnaire.
4. Your personalized Estate Plan documents will be ready in 10 business days, then all you need to do is notarize the documents at your convenience.

Estate planning is about making thoughtful choices today, so your loved ones aren’t left with questions tomorrow.

The best part?

As a member of SDCCU, you have access to unlimited support to help you every step of your estate planning journey. **Get started today!**

Financial Wellness Wednesdays

FREE Financial Wellness Presentations

Join us for free webinars on the following topics:

- Scams and How to Protect Your Finances
- Banking 101
- Elder Financial Abuse Prevention
- 6 Steps to Create a Personal Budget
- Understanding Credit Reports, Preventing Identity Theft & Scams
- 10 Steps to Financial Freedom
- Rebounding After a Financial Setback
- The Keys to Homeownership
- Teaching Your Teen About Money
- How to Pay for College
- Achieving Money Milestones
- Internet Safety for Your Kids
- Making Home Equity Work
- Simple Ways to Slash Spending
- And more!

For a complete list of presentation topics and dates, visit sdccu.com/fww.



Estate Planning with Legal Karma

Protect your family, home and assets today

Estate Planning with Legal Karma gives SDCCU members access to affordable Will and Trust packages to complete on their own time, from the comfort of their own home.

Everyone’s needs are different, which is why Legal Karma offers several different estate planning packages, including Wills, Single Revocable Living Trust and Joint Revocable Living Trust packages.

- Multiple package options
- User-friendly online templates
- Packages start as low as \$249

Learn more at sdccu.com/estateplanning.



San Diego County Credit Union (SDCCU) partners with Legal Karma to provide access to fillable estate planning forms for active SDCCU members who are not standing. These services are not insured by the NCUA, have no credit union guarantee and do not provide legal advice. SDCCU is not a law firm, nor are we attorneys. The credit union is not a substitute for an attorney or a law firm. SDCCU does not provide legal advice nor legal services. Legal Karma is a third party service, which is accessible through SDCCU Internet Branch online banking. Legal Karma is not a law firm, nor attorneys, thus not a substitute for an attorney. Legal Karma does not provide legal advice nor legal services. Any information provided by Legal Karma is for informational purposes only and is not legal advice. The use of Legal Karma’s application is not intended to create any attorney-client relationship and your use of the application does not and will not create an attorney-client relationship. Membership required.

SDCCU in the Community

For more information on SDCCU’s community support, visit sdccu.com/community.

SDCCU Classroom Heroes®

During the school year, SDCCU will honor one local San Diego County teacher each month as a SDCCU Classroom Hero. Classroom Heroes will be given a \$500 Visa® gift card, a Classroom Hero award and their accomplishments will be featured on a segment on CBS 8 and The CW in San Diego. One lucky Classroom Hero will win a grand prize staycation at Kona Kai Resort. To learn more and to nominate a Classroom Hero, visit sdccu.com/classroomheroes.

National Financial Wellness Month - January

January is National Financial Wellness Month, a good reminder to check in on your financial health! SDCCU is proud to once again start the new year by hosting Financial Wellness Wednesdays. Join us for free financial wellness presentations presented by SDCCU representatives on a variety of topics aimed at improving financial well-being. Presentations are free, open to the public and the schedule and registration links are posted monthly at sdccu.com/fww.

Lunar New Year – February

In celebration of Lunar New Year, red envelopes will be available at all SDCCU branch locations from February 17 - March 3. To find a branch near you, visit sdccu.com/locations. While supplies last.

Love Your Heart – February

SDCCU is proud to support Live Well San Diego’s Love Your Heart initiative to help the community get to know their blood pressure numbers through free blood pressure screenings. For more information about Love Your Heart, including screening locations, visit LoveYourHeartSD.org.

National Credit Education Month – March

March is National Credit Education Month, which encourages members of the community to check their credit scores, understand the importance of a clean credit report and learn how to improve it. SDCCU is hosting webinars all month long that cover building credit and other important topics to help improve your financial health. For details, visit sdccu.com/fww.

SDCCU Furever Friends Adoption Program

SDCCU is thrilled to partner with Rancho Coastal Humane Society (RCHS) on a program to help find loving homes for our furry friends. The Furever Friends adoption program highlights animals with special needs, seniors and long-term RCHS residents looking for a home. To learn more, visit sdccu.com/petadoption.

SDCCU Annual Meeting – February 2026

The Annual Business Meeting will be held at SDCCU’s Operations Center at 6545 Sequence Drive, San Diego, CA, 92121, February 23, 2026 at 4:00 p.m. The meeting will include the approval of the prior year’s meeting minutes, reports from the Board of Directors and Supervisory Committee, as well as election results. Three members of the Board of Directors and one member of the Supervisory Committee will be elected. The Nominating Committee recommends: Patricia Honeycutt, Steve Reuel and Vanessa Ybarra Davis for three-year terms to the Board of Directors, and Mark Neville for a three-year term to the Supervisory Committee.

The number of qualified individuals nominated for the Board or Supervisory Committee is not more than the number of positions to be elected. In accordance with our Bylaws, the Board of Directors may, without further action, declare that these nominees have been elected at the Annual Business Meeting. This procedure will be followed at the Annual Business Meeting on February 23, 2026.

Proxy Notice

This proxy notice is provided to all SDCCU members who have executed a voting proxy. Notice is hereby given the nature of each matter or group of related matters on which the voting proxy may be voted by the proxy holder for the Election of Directors, Election of Supervisory Committee members, Amendments of the Bylaws of SDCCU, except as prohibited by law and any other matters which may properly arise at either the Annual Business Meeting or any other special meeting of the members.

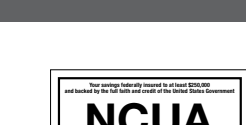
SDCCU will be closed in observance of the following Federal Reserve holidays:

Martin Luther King, Jr. Day – Monday, January 19
Presidents’ Day – Monday, February 16

Compliments & Complaints

We welcome your feedback as we strive to provide you with exceptional service. Please send all compliments & complaints to PO Box 261209, Attn: Compliments & Complaints, San Diego, CA 92196-1209.

Visit sdccu.com for open branch locations and hours.



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(877) 732-2848



Membership required. For more information on products and services, visit us at sdccu.com.
Equal Opportunity Employer

Included with your December 2025 statements.