

SDCCU Super Shred Event

FREE Shred Day & Electronics Recycling

No Limit

Saturday, July 26
7 a.m. - 7 p.m.

Qualcomm® Stadium
Northwest parking lot
9449 Friars Road
San Diego, CA 92108



Shred-it will be onsite to provide confidential document destruction.

Help us break the Guinness World Record® again!

Get up to
\$500 Cash Back



Get 1% cash back (up to \$500) on your auto loan when you refinance from another lender to SDCCU.

Plus, lower your monthly payment with rates as low as 1.49% APR.²

SDCCU Dining Deals™
Powered by **MogI**

Get cash back with your SDCCU card.

SDCCU has partnered with MogI so you can earn cash back when you dine out. No coupons or loyalty cards are necessary. Simply use your enrolled SDCCU debit or credit card at participating restaurants to earn up to 25% cash back. Be sure to select credit when you pay!

- Enroll through Internet Branch online banking
- Confirm your enrollment at MogI.com
- Use your enrolled card as credit at participating restaurants
- Cash back is automatically put into your SDCCU account

Enroll and start earning cash back today!

Just log into Internet Branch online banking and click SDCCU Dining Deals to get started.

Financial Tips on Convenience Costs

When formulating a budget, many look at their monthly expenses and are left scratching their head, asking “where does all my money go?” It’s relatively easy to cut obvious overspending when it’s in the form of expensive coffee drinks or regular happy hour outings, but the hidden leak in your wallet may come from what are known as “convenience costs.” In your everyday life, there are spending scenarios where the most convenient way also happens to be the most expensive way. It’s that extra \$5 you pay for gas because that particular station is on your route to work. Or the \$10 you paid for lunch because you didn’t pack one before leaving the house. Or the extra money you paid for groceries when you happened to run out of them, instead of cutting coupons and planning your list. These costs can add up quicker than you think, so here are a few ways to save:

Cut out convenience foods

The most convenient food options when you’re out and about are usually the most expensive and unhealthy. Instead of going out to eat or microwaving TV dinners when you get home, try preparing large batches of simple and healthy meals that last a few days. A Sunday evening of preparation can give you a supply of affordable and convenient meals that can save you a lot of time and money during the busy work week.

Establish a gas routine

In some cities, the most conveniently located gas stations may charge a dollar or more extra per gallon. Fill up at one of these expensive stations and you can easily pay \$10 more per tank. Fortunately, there are many online resources and mobile apps that help you find the cheapest gas station in your area. Plan ahead to fuel up at the most inexpensive station once a week instead of waiting until you’re on empty and going to the station



Save the Date!

Hoehn Car Sale
July 18-20

Low SDCCU rates and special members only pricing. Get pre-approved today at sdccu.com.

that happens to be nearby. This can save you hundreds of dollars a year.

Cancel your cable

With the variety of Internet streaming services available today, you can cut back on your cable bill. Online streaming offers documentaries, movies and current TV shows for a fraction of the cost of cable. Some downsides are that new episodes of TV shows are delayed by at least one day and live sports are pretty much never available online. But if you tell your coworkers not to spoil that season finale for you or go to a friend’s house to watch the big game, you can save up to a thousand dollars every year.

SDCCU Members Can Save with Sprint



The average American family overspends on their wireless services by an average of \$200 a year. If this sounds like you, it might be time to start saving with the Sprint Credit Union Member Discount. To take advantage of these Sprint savings, remember to verify your credit union membership at Sprint.com/verify.

You or your business could save hundreds each year with these discounts:

Personal – Save 10%

- 10% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Use Corporate ID: NACUC_ZZM to claim your discount

Business – Save 15%

- 15% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Use Corporate ID: NACUC_ZDS_ZZM to claim your discount

The Sprint Credit Union Member Discount is one of the many perks for being a member!

Visit LoveMyCreditUnion.org/Sprint.