

Currents[®]



**San Diego County
Credit Union[®]**

Over \$6.4 billion strong • Winter 2014

SDCCU[®] Auto Loans

Rates as low as

1.49%

APR¹



90 Days NO Payments²

Up to 100% Financing

**FREE Auto Buying
Service Available³**

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SDCCU Auto Loans

Rates as low as

1.49%

APR¹

Terms up to 84 months⁴

Competitive low fixed interest rates

Purchase a new or used car or refinance from another lender⁵

Whether you're looking to buy a new or used car or refinance your existing car loan, there's a San Diego County Credit Union auto loan program to fit your needs. Our unique **Summer Saver Auto Loan™** allows qualified borrowers to **skip their July & August car loan payments.**

SDCCU Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Invest in America. As a SDCCU member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can save:

- 10% off⁶ select personal Sprint plans
- 15% off⁶ select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Consider the Sprint Credit Union Member Discount one of the many perks for being a SDCCU member!

3 Ways to Get Your Discount:

- Call (877) SAVE-4CU (877-728-3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

intuit.



Enroll in eTax Forms

Don't worry about scrambling to find your tax forms during tax time, know right where they are with eTax Forms. Just log into online banking to view or print your tax forms quickly and easily. Get your tax forms online next year, enroll in eTax Forms today!

Let SDCCU and TurboTax Online help you get the largest refund possible with minimum effort. Plus, have your refund deposited directly into your SDCCU account in just a few days. To get started today, visit sdccu.com.

Improve Your Financial Health in 2014

Every year we put together our list of resolutions to improve our lives in the coming year. Whatever your goals are, you may want to include some improvements to your financial health on your resolution list for a successful 2014.

Review your credit report

You now have access to a free copy of your credit report, thanks to the Fair Credit Reporting Act (FCRA). At your request, the three major credit reporting agencies - Equifax, Experian and TransUnion are required to provide you with a free copy of your credit report once every 12 months. You can space out your requests and request one every few months. Request your free credit reports online by visiting annualcreditreport.com.

Save time and stay organized

Paying your bills is convenient, easy and secure with our FREE⁷ Bill Payer Plus™. You can view, track and schedule payments with just a few clicks.

- **Easy access to your bills**
- **Freedom to pay almost anyone⁸ at anytime**
- **Unrestricted limits on the number of bills paid monthly**

- **Schedule one-time or recurring payments at your discretion**
- **Ability to track payments and view up to 18-months of payment history**

Enroll today! Log into Internet Branch online banking and click Bill Payer Plus to get started.

Simplify online shopping with V.me

V.me lets you easily and securely make online purchases without having to re-enter your credit card or shipping information. V.me simplifies the payment experience for you and allows you to complete your online purchases in fewer steps. Register online at sdccu.com.

Financial calculators

SDCCU provides free financial calculators online for independent use and as self-help tools to assist you in managing your personal finances. Visit sdccu.com/calculators. There you will find a variety of personal online finance calculators including home loan calculators, auto loan calculators, retirement investment calculators and personal savings calculators. Select the free online financial calculator best suited for your needs and enter the data as instructed.

Let 2014 be the year that you take control of your financial health. Make SDCCU your partner in personal finance!

New Mobile Banking App



Mobile banking & SDCCU Mobile Deposit are now available in one convenient app!

SDCCU mobile banking is a secure way to freely access your SDCCU accounts and make deposits any time, anywhere using your mobile phone. Just think how convenient it will be to view your account balance and make a transfer before making a purchase! We now offer mobile banking apps for iPhone®, iPad®, Android™ and BlackBerry® phones as well as web-based and SMS text banking.

Message and data rates may apply.

Mortgage Statement Changes

Members with mortgages with SDCCU will see changes to their statements coming in February. Your mortgage statement will now be in a separate mailing with a new look and feel.

Member Billboard

Broadway/SD – 2013-2014 season sponsor

We are proud to sponsor the 2013/2014 season of Broadway San Diego. Purchase discount tickets to select shows by visiting sdccu.com/discounts. A portion of the ticket sales will benefit local non-profit organizations.

SDCCU Annual Business Meeting – February 24

The Annual Meeting of SDCCU will be held at our Administrative office, located at 6545 Sequence Drive, at 4 p.m. on February 24, 2014. The Annual Meeting agenda will include the approval of the 2013 meeting minutes, reports from the Board of Directors, Supervisory Committee and election results. Three members of the Board of Directors and one member of the Supervisory Committee will be elected at the Annual Meeting.

Nominees recommended by the Nominating Committee are: Rich Collins, Patricia Honeycutt, Joe Kobryner and Steve Reuel.

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 Meeting. This procedure will be followed at the Annual Meeting on February 24, 2014.

Proxy Notice

This proxy notice is provided to all SDCCU members who have executed a voting proxy. Notice is hereby given that 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 Meeting or any special meeting of the members.

On Our Way To 33 Branches

Now Open: Sports Arena at 3455 Sports Arena Boulevard, Suite 120, San Diego, CA 92110.

Coming Soon: North Park at 3180 University Avenue, Suite 100, San Diego, CA 92104.

For more information about upcoming events, visit sdccu.com/community.

Holiday Schedule

SDCCU will be closed to observe:

Martin Luther King, Jr. Day – January 20

President's Day – February 17

You have 24/7 account access with over 30,000 surcharge-FREE CO-OP ATMs, online and mobile banking at sdccu.com.

Let's Connect

Click on the Facebook, Twitter, Google+, YouTube, Yelp, RSS and live chat icons at sdccu.com to connect with us.



Printed on recycled paper.



 **sdccu.com**[®]

(877) 732-2848

Federally insured by NCUA.

For more information on products & services, visit us at sdccu.com, call us or stop by any of our convenient branch locations.

¹APR = Annual Percentage Rate. APR valid as of 1/1/14. 1.49% APR is for 42 monthly payments of \$24.46 per \$1,000 borrowed. APR shown is for qualified buyers and reflects loan amounts up to 120% of the retail value and is for a 2009 or newer vehicle. Other rates are available and your APR may vary based upon the vehicle, amount financed, term and credit history. Internal refinance fee applicable for existing SDCCU loans (refer to the Consumer Services Fee Schedule). APR, rate, terms and conditions are subject to change. ²90 days no payments is for qualified buyers and interest will accrue from date of purchase. ³Auto sale and brokerage services provided by SD Auto Sales/Leasing. ⁴84 monthly payments of \$13.67 per \$1,000 borrowed at 3.99% fixed APR on 2009 or newer vehicles. \$15,000 minimum loan amount for terms greater than 66 months and a minimum \$30,000 loan amount is required for terms greater than 78 months. ⁵Other fees may apply when refinancing. ⁶Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. ⁷Bill Payer Plus is FREE with FREE Checking with eStatements accounts and is FREE for other checking accounts when used to make three or more payments per calendar month. Otherwise, a nominal \$4.95 nominal monthly fee applies. ⁸Tax or court ordered payments, payments to payees outside of the United States and State and Federal tax payments are prohibited.