

Sharing

Serving the SF Community

January 2006
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Since 1954



Start Spreading the NEWS!

Share the benefits of San Francisco
Federal Credit Union with:

- Your immediate family
- Friends
- Neighbors
- Co-workers

Anyone who lives, works, worships
or attends school in San Francisco
is eligible to apply for membership.
So, spread the good news and
introduce others to the advantages
of Credit Union membership.

Holiday Closings

January 16 – Martin Luther King Jr. Day

February 20 – Presidents' Day



Smart banking. Real value.®



Get PAID TO GO SHOPPING

Receive a **1% cash reward** on purchases worldwide with
a San Francisco Federal Credit Union Platinum Rewards VISA® Card.

It's easy! You will earn up to \$500 annually, and your rewards will be automatically deposited to your Regular Share Savings account. The rewards alone make our Platinum Rewards VISA® Credit Card a proven winner. Plus, you can take advantage of this opportunity to enjoy money-saving features:

- Save with our variable rate based on Prime Rate*
- Pay NO annual fee
- Get a credit line up to \$30,000**
- Receive a 25-day interest-free grace period
- Breathe easy with exclusive travel accident protection
- Stay safe with worldwide travel & emergency assistance
- Benefit from the extended warranty protection program
- Relax with our auto rental collision program

Apply today for our Platinum Rewards VISA® Card and start earning your reward dollars.
Contact us at www.SanFranciscoFCU.com, (800) 476-FAST or (415) 775-5377, option 4.

*Variable interest rate from 8.90% APR to 14.90% APR effective on 11/30/05. Subject to change. 17.9% APR applies if delinquent for two successive statement cycles. 1% fee added to international transactions. 1% cash advance fee. 1% balance transfer fee. For more information, to see if rates have changed, or to apply for a San Francisco FCU VISA, please call (415) 775-5377, option 4.

**Subject to credit approval. Minimum credit line is \$5,000.

Try **FREE***
Online Banking
and Bill Pay
Today!

Fast and convenient banking
anytime, anywhere.

Pay an unlimited number of bills
online from your Credit Union
checking account with free Bill Pay.

www.SanFranciscoFCU.com

*\$2.95/mo. inactivity fee will apply if inactive for 2 months.

Credit Union CAR SALE

6 Dealerships, 9 Days



If you resolved to buy a car in the new year, write down these important dates: Saturday, January 21 through Sunday, January 29. Then, check our list of participating dealerships and get ready to shop. Both new and pre-owned vehicles will be available—with special low pricing for San Francisco Federal Credit Union members. Not a member? No problem—you can join right at the dealership!

In addition to low, no-haggle prices, you will enjoy:

- No payments for 90 days*
- No down payment option**
- Easy Credit Union financing right at the dealership—
No pre-approval necessary

- No need to visit the Credit Union first

At the dealership, be sure to ask for the “Credit Union Sales Manager.” You’ll be driving away in your new or previously owned car, truck, van or SUV in no time. Questions about financing or membership? Just call (415) 775-5377, option 4, or visit us online at www.SanFranciscoFCU.com.

* Interest will accrue from the date of loan funding on “No payments for 90 days” option.
** “No down payment” available upon approved credit.

San Francisco
City &
County Employees
Are
WELCOME!

Participating Dealerships

Saturday, January 21 - Sunday,
January 29, 2006.

San Francisco Chrysler, Jeep & GEM
South Van Ness and 16th Street

BMW of San Francisco
South Van Ness and Howard

Mercedes-Benz of San Francisco
Van Ness and O’Farrell

Ellis Brooks, General Motors
Van Ness and Bush

San Francisco Toyota
Geary and 2nd Avenue

San Francisco Toyota
Van Ness and Sacramento

Is Your Home Rich in Equity?

When it comes to extra cash for current needs, future plans or potential opportunities, your home may be the best source of funds. As property values rise and you pay down your mortgage, equity builds just like a savings account. You just need a way to access that financial resource. If your home is rich in equity, and you could use an infusion of cash, transform your equity into spendable assets with San Francisco Federal Credit Union’s Prime Home Equity Line of Credit.

You will pay **NO FEES, NO POINTS and NO CLOSING COSTS!** And, qualified borrowers may be eligible for a rate **BELOW Prime!** Here’s how: If you are a qualified borrower, you may be eligible for an interest rate

discount based on your credit rating, your combined loan-to-value ratio and/or having a first mortgage with San Francisco Federal Credit Union. The additional benefits of our Prime Home Equity Line of Credit speak for themselves:

- Access up to 80% of your home’s equity
- Available credit up to \$250,000
- No annual maintenance fee
- Easy access with **FREE** loan drafts, **Online Banking** or **ExpressLine**
- Possible tax advantages*

Now you can comfortably plan ahead knowing you will have money available. Apply for your San Francisco Federal Credit Union Prime Home Equity Line of Credit today by contacting our Real Estate Department at (415) 359-2977 or at RealEstate@SanFranciscoFCU.com.

As of 12/01/05, APRs on variable rate Home Equity Lines of Credit ranged from 6.25% to 8.00% depending on first mortgage relationship, combined loan to value ratio (including equity line credit limit) and credit rating. Available rates are subject to change. Maximum lifetime APR is 18%. All loans subject to credit approval. Available on owner-occupied 1-4 unit residential property in most Northern California counties. \$10,000 minimum credit limit. Other restrictions apply. Equal Housing Lender. Eligible non-members may apply for a loan but must join San Francisco Federal Credit Union prior to loan funding. Individuals who live, work, worship or attend school in San Francisco are eligible to apply for membership.

* Consult your tax advisor for details. Call (415) 359-2977 or e-mail realestate@SanFranciscoFCU.com for current rates.



IT'S YOUR MONEY!

Keep it Safe

Fraud costs everyone time, money and sleep. It seems as if a new scam comes along every day. Whether it's Phishing, a letter scam or identity theft, the goal is the same—to separate you from your money. Don't let them have it! Here is a brief look at preventing fraud. For more detailed information, or if you think you have been scammed, please visit the Federal Trade Commission website at www.ftc.gov.

Phishing

Phishing takes the form of a legitimate looking e-mail. It may appear to be from your financial institution, a government agency or another trustworthy organization. It often asks the recipient to verify personal information—your Social Security number, account number, PIN, password or driver's license number. There may be a link to a replica website containing authentic-looking logos and graphics; all designed to get you to enter your personal information.

TIP: Never open an e-mail that looks suspicious. If you do open it, do not click on any links; just close and delete it.

TIP: Legitimate companies and organizations— including San Francisco Federal Credit Union— will never ask for your confidential information in an e-mail or at a linked website.

Letter Scams

You may have heard of the now infamous Nigerian letter scam. There are many variations, but they all go something like this: You receive a letter or e-mail from someone who claims they want to transfer a large sum of money out of another country. They need you to receive it for them. They will give you a share of the money if you provide your bank account information and/or send them money to cover the cost of transferring the huge sum.

TIP: No one is going to send a large amount of money to someone they do not know.

Identity Theft

Many victims of identity theft do not know how their information was obtained. It may be through Phishing, but more often it is by a low-tech method. A recent study concluded that more identities are stolen from information taken from wallets, mail and checkbooks rather than via a computer.

Online transactions may actually be safer, because fraud can be detected sooner than through mailed statements and bills.

TIP: Shred all paper with any identifying information on it.

TIP: Examine your credit report regularly. You can receive a free report from each of the major credit bureaus once a year. Visit www.annualcreditreport.com or call (877) 322-8228.

TIP: Keep your purchase and ATM receipts to compare with your statements.

TIP: Request to receive your San Francisco Federal Credit Union statements online, rather than by mail.

Annual Meeting NOTICE

A notice including a list of the nominating committee candidates for the vacant positions on the Board of Directors was published in the October 2005 issue of Sharing. No other candidates have successfully completed the nomination by petition process. The bylaws state that when only one member is nominated for each position to be filled, the Chair may declare each nominee elected by general consent at the Annual Meeting.

The Annual Meeting will be held on February 22, 2006 at 6:00 p.m. at 770 Golden Gate Avenue, San Francisco.

SURCHARGE-FREE ATM ACCESS

Enjoy surcharge-free access at more than 25,000 ATMs nationwide! Look at the back of your San Francisco FCU debit card, and you'll see the CO-OP Network logo. This logo entitles you to surcharge-free access at any ATM displaying the CO-OP Network logo.

Look for the
CO-OP Network
logo at
participating
7-Eleven
ATMs!

For more information or to find a participating CO-OP Network ATM near you, visit www.co-opnetwork.org or call (888) 748-3266.



The Financial Planning Staff has grown by 5 feet and 2 inches!

We are pleased to welcome May Toy to the Financial Planning, Investment & Insurance Staff! Bill Montanary has been providing financial planning services at the Credit Union for nine years and we are happy to welcome May to the team! Please contact Bill & May to schedule an appointment. Your initial meeting with either Bill or May is complimentary.



May Toy; CFS, CSA, CLTC

May helps members with direct investment using mutual funds, fixed and variable annuities. Her specialization is long-term care insurance. By designing plans within a budget, she builds coverage using any of the nation's top insurers. CA Insurance Lic. #0807617. Visit May's website at www.MayToyLtc.com or contact May by phone at (415) 359-2970.

Bill Montanary; MA, CFP®

Bill focuses on financial planning and AUM (Assets Under Management) services. The AUM services include customized portfolio design, implementation and management on a fee basis. Bill also provides financial planning on an hourly basis. CA Insurance Lic. #077514. Visit Bill's website at www.WilliamMontanary.com or contact Bill by phone at (415) 359-2976.



Financial Planning, Investment & Insurance Services Include:

- Fee-Only Managed Accounts
- Direct Investment
- Long-Term Care Insurance
- Rollover Strategies
- Retirement Planning
- IRA Accounts
- Education/College Savings (Coverdell and 529 Plans)
- Single-Issue or Comprehensive Hourly Financial Planning
- Life Insurance
- Free Financial Education Workshops



Securities offered through Securities America, Inc., a Registered Broker/Dealer Member NASD/SIPC, May Toy & Bill Montanary, Registered Representatives, and Advisory services offered through Securities America Advisors, Inc., an SEC registered investment advisor, Bill Montanary, Investment Advisor Representative. Not NCUA Insured. May Lose Value. No Credit Union Guarantee. Securities America and the San Francisco Federal Credit Union are not affiliated companies.



Upcoming Financial Education Workshops

January 28th, 2006

Retirement Plan Distributions: Getting your Money Out

Retiring or changing jobs creates an opportunity to take control of our retirement money. We will discuss the advantages, disadvantages, and investment options for rolling your 457, 403(b) or 410(k) into a self-directed IRA when the occasion arises.

February 25th, 2006

Long Term Care: Issues & Options

The potential of long term care is a risk that must be addressed in any financial plan. We will discuss the odds, the costs and the methods available to protect the assets you've taken a lifetime to build.



March 25th, 2006

Retirement Planning: Will you have enough?

Determining what you'll need in retirement and whether you are on the right path to achieve it are keys to retirement planning. We'll look at many of the components and some of the steps you may want to take now to secure a comfortable retirement.

The workshops will be held at the Radisson Miyako Hotel, 1625 Post Street, San Francisco, from 10:00 am - 11:30 am. Seating is limited. To reserve your seat, please call (415) 359-2966.



Smart banking. Real value.®

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Main Office

770 Golden Gate Ave. SF, CA 94102

HOURS

Mon-Wed, Fri 8:30 AM-5:30 PM
Thursday 10:00 AM-5:30 PM
Saturday 9:00 AM-3:00 PM
Sunday CLOSED

Branches (cashless, cash at ATM only)

2645 Ocean Ave. SF, CA 94132
4375 Geary Blvd. SF, CA 94118

HOURS

Tues, Wed, Fri 9:00 AM-5:30 PM
Thursday 10:00 AM-5:30 PM
Saturday 9:00 AM-3:00 PM
Sun & Mon CLOSED

Telephone: 415-775-5377

Toll Free: 800-852-7598

TDD: 415-222-7333

Fax: 415-775-5340

E-mail Address:

Contacts@SanFranciscoFCU.com

Website/Online Banking:

www.SanFranciscoFCU.com

ExpressLine (24-hr account access):

415-775-0171 or 800-746-9600

Fast On Demand: 415-447-2222

FastLoans: 800-476.FAST (3278)

Personal Auto Shopper:

provided by Members Advantage Plus
800.823.4882

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