

Sharing

Serving the SF Community

July 2007
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Since 1954

Car Buying **MADE EASY** With our **PERSONAL AUTO SHOPPER**

When you're ready for a new vehicle, consider buying through San Francisco Federal Credit Union's PERSONAL AUTO SHOPPER! Our PERSONAL AUTO SHOPPER:

- Helps you shop for new and used vehicles
- Eliminates haggling over prices – you can count on a great price
- Shops for you – just fill out the online form or provide us with all the details, right down to how many doors and what color – and our PERSONAL AUTO SHOPPER will do all the footwork. You'll receive a response within 24 hours, guaranteed, and complete with a price quote.

Here's all you need to do:

- 1) Get pre-approved by applying online at www.SanFranciscoFCU.com or over the phone at (800) 476-3278.
- 2) Once approved, contact our PERSONAL AUTO SHOPPER by submitting a form online at www.SanFranciscoFCU.com/auto/personal_auto_shopper.htm or over the phone by calling (800) 823-4882 between 9 a.m. and 5 p.m., Monday through Friday.
- 3) Your loan transaction will be processed and completed by one of our Financial Services Representatives.
- 4) Drive away with a great car and a great loan!



PERSONAL AUTO SHOPPER service provided by Members Advantage Plus. All new vehicles arranged for sale are subject to price and availability from the selling franchised new car dealer. Credit Union membership required for loan. All loans subject to credit approval.

ONLINE ACCESS ...SAFE AND CONVENIENT

With all the things you have on your mind, worrying about accessing your accounts safely is the last thing you should have to think about. No problem... at San Francisco Federal Credit Union, you can count on having that secure access anytime, anywhere. We incorporate the

latest security measures that technology has to offer for all of our online services.

- Online Banking – Log on 24/7 to verify account balances, history and transactions; transfer funds between accounts or to make loan payments; make withdrawals via check; download transactions; view and print cleared checks and account statements and more.
- Bill Payer – Tired of writing out checks and mailing payments every month? Then step into the ease of technology with Bill Payer, our online bill payment service. Pay virtually any bill and set up one time, automatic recurring or manual payments in a few easy steps.
- *NEW!!* e-Statements – The latest addition to our online service offerings, e-Statements are just one more way we're

making the handling of your finances easier for you. Your account statement is delivered electronically, ready for you to view whenever you're ready. There is no more worrying about lost or stolen mail, and you get your statement right away rather than waiting several days for the post office to get it to you.

Technology makes access easy and secure. San Francisco Federal Credit Union brings access to you. Sign up for the convenience of online access today – logon to Online Banking at www.SanFranciscoFCU.com today.

Congratulations to Our e-Statement Contest Winner!

Janice Ngai won a \$300 Best Buy Gift Card in our e-Statements contest.

Holiday Closings

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

Columbus Day

Monday, October 8



Smart banking. Real value.®

Make it a **Platinum Summer**

With a Special Introductory APR on our Visa® Credit Card

When you're making travel plans this summer, include your San Francisco Federal Credit Union Visa® Platinum Cash Rewards Credit Card. In addition to the many benefits and features it has to offer, this card will make summer travel even more affordable with a great introductory rate of 5.90% APR for the first six billing cycles on purchases, balance transfers, and cash advances. Other cards do not offer an introductory rate on cash advances, but we do.

In addition, there are a few other reasons why you'll find our Visa® Platinum Cash Rewards Credit Card to be a terrific traveling companion:

- 24/7 Worldwide Travel and Emergency Assistance
- Emergency Ticket Replacement
- Lost Luggage Locator Service
- Pre-trip Assistance including ATM locations
- \$500,000 Travel Accident Insurance
- Auto Rental Insurance
- No Markup on International Transaction Fee

Here are other great "everyday" Visa® Platinum Cash Rewards Credit Card perks:

- No annual fee
- Low, variable rate
- 25 day interest-free grace period
- 1% cash rewards on purchases (up to \$500 annually)
- Generous credit limits of up to \$30,000
- Overdraft Protection
- Extended Warranty Protection on Purchases
- And more!



If you don't have a San Francisco Federal Credit Union Visa® Platinum Cash Rewards Credit Card, now is the time to get one. With our special low 5.90% introductory APR and great traveling benefits, you can't afford to be without one! To apply, log on to www.SanFranciscoFCU.com or visit one of our branches near you.

San Francisco FCU's introductory 5.90% APR available for VISA® Platinum and for VISA® Classic as of 6/1/2007. Regular variable APRs 10.15% to 16.15% as of 6/1/07. Introductory and regular APRs subject to change. Membership required to obtain credit. Non-introductory APRs offered depend on factors such as credit history. Approved applicants will be told their non-introductory APR and variable rate formula in writing before they become obligated. VISA® may charge a 1% fee for transactions initiated in foreign countries or currencies, passed on to cardholder at cost (many card issuers mark up this fee substantially). 1% cash advance fee.



Refinance **NOW...**

While **MORTGAGE RATES** are Still Low!

Real Estate services are available at 770 Golden Gate Avenue.
You can also visit www.SanFranciscoFCU.com, call (415) 359-2977
or email us at RealEstate@SanFranciscoFCU.com



Are You Prepared for Long-Term Care Expenses?

By May Toy, CFS, CSA, CLTC

In general, Americans are not sufficiently prepared to pay for long-term care. Many of us go through our lives simply hoping that we won't ever need it. Unfortunately, in the event that we or a loved one does need long-term care, hope won't be enough to protect us from potential financial ruin.

Also, the odds that we will need some kind of long-term care increase as we get older.

Self-Insurance as an Option

To self-insure — that is, to cover the cost ourselves — we must have sufficient income to pay the rising costs of long-term care. Keep in mind that even if we have sufficient resources to afford long-term care now, we may not be able to handle rising future costs without drastically altering our lifestyle.

The Medicaid Option

Medicaid (Medi-Cal in California) is a joint federal and state program that covers medical bills for the needy. If we qualify, it may help pay for our long-term care costs. Unfortunately, Medicaid is basically welfare. In order to qualify, we generally have to have few assets or will need to spend down our assets.

State law determines the allowable income and resource limits. If we have even one dollar of income or assets in excess of these limits, we may not be eligible for Medicaid.

To receive Medicaid assistance, we may have to transfer our assets to meet those limits. This can be tricky, however, because there are tough laws designed to discourage asset transfers for the purpose of qualifying for Medicaid.

Long-Term Care Insurance

A long-term care insurance policy may enable us to transfer a portion of the economic liability of long-term care to an insurance company in exchange for the regular premiums.

Long-term care insurance may be used to help pay for skilled care, intermediate care, and custodial care. Comprehensive policies pay for care to come to us in our own home, for care in an assisted-living facility and in a nursing facility. Insurance can help protect our family financially from the potentially devastating cost of a long-term disabling medical condition, chronic illness, or a cognitive impairment such as Alzheimer's.

The potential of long-term care is a risk that should be addressed in any financial strategy. If we can help, please feel free to call (415) 359-2970 or (415) 359-2976 for a complimentary consultation.

William B. Montanary and May Toy are Registered Representatives with Securities America, Inc., a Registered Broker/Dealer, member NASD/SIPC. Advisory services offered through Securities America Advisors, Inc., an SEC Registered Investment Advisory firm. May Toy can be reached at (415) 359-2970. William B. Montanary can be reached at (415) 359-2976.

FINANCIAL PLANNING SEMINARS

Join us for one of these free educational workshops and walk away with information that will help you plan for your financial future.

The Income for Life Model™ – Saturday, July 21, 2007

Developing an investment strategy with the objective of providing an inflation-adjusted income for life is vital to retiring Baby Boomers. Join us for a workshop looking specifically at various approaches to this multi-faceted retirement challenge.

Long-Term Care – Saturday, September 22, 2007

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

Friends and family members are welcome to attend! Seating is limited. To reserve your seat(s), please call (415) 359-2966. The workshops will be held at San Francisco Federal Credit Union, 770 Golden Gate Avenue, San Francisco, from 10:00 to 11:30 a.m. For general Credit Union information, please call (415) 775-5377, Option 4. Workshops are for educational purposes only. No products or services will be offered.



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. Securities America and the San Francisco Federal Credit Union are not affiliated companies. Not NCUA Insured. May Lose Value. No Credit Union Guarantee.

CommunityShare NEWS

Join us as we participate in the 21st annual AIDS Walk San Francisco again this year! It is a lovely 10K walk in Golden Gate Park on July 15, 2007. As in past years, San Francisco Federal Credit Union is encouraging members and their friends and family to join our team to raise funds for several AIDS organizations. If you are unable to walk that day, sponsor a walker instead!

To register or sponsor a walker, log onto www.aidswalk.net/sanfran/ or call (415) 615-9255 and tell them you are with Team 4000!

For additional questions, please contact our Team Leader, Warren Alderson at (415) 615-7070.

From Our Mailbag



In this quarterly column, San Francisco Federal Credit Union continues to publish questions and answers that we receive from our members. Here are two of the questions with our answers...we hope they come in handy!

Q: I frequently make transfers and withdrawals out of my savings accounts, either online or through the phone. Is there a limit to the number of transfers and withdrawals allowed?

A: Yes. Under Federal Regulation D, the number of transfers and withdrawals out of your Regular Share Savings Accounts and Money Market Savings Accounts by certain methods is limited. Withdrawals and transfers that are referred to as “non-personal withdrawals” are limited to six per month. Examples of “non-personal withdrawals”

include: pre-authorized automatic payments, automatic transfers (including Overdraft transfers), over the phone transfers with a Service Center Representative, Online Banking transfers, and ExpressLine transfers.

For unlimited withdrawals and transfer methods, please view the “deposits and withdrawals” section of your Member Account Handbook. Or, call 415-775-5377, option 4, for additional questions.

Q: Why has my VISA Credit Card’s Annual Percentage Rate (APR) changed from a fixed rate to a variable rate?

A: This change was made to benefit our members. In a non-profit financial cooperative such as San Francisco Federal Credit Union, we share the risk of interest rate fluctuations with our members. The

switch to a variable rate allows the Credit Union to better gauge the true cost of offering a VISA Credit Card.

Cost of funds is the cost the Credit Union pays for the money loaned to our members. When our cost of funds is lower, we can pass the savings on to our members with a lower variable interest rate on the VISA Credit Card. Members who carry balances save money with lower finance charges when the cost of funds is low, and all members benefit from the Credit Union’s improved ability to price products according to the cost of providing those products.

Have a question? A comment? We’d love to hear from you! E-mail us at Contacts@SanFranciscoFCU.com

Notice to Open-End Credit Life and/or Disability Policyholders

The following annual notice is required by the California Department of Insurance: This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for you which you have seen a doctor or chiropractor in the six months prior to the advance or charge.

Credit card balances are not subject to the foregoing Credit Life and Credit Disability Pre-Existing Medical Condition provision.

Congratulations... To Our 2007 Scholarship Winners!

Each year, San Francisco Federal Credit Union awards four \$1,000 scholarships to seniors attending high schools in San Francisco, and we are pleased to announce the recipients of 2007 scholarships:

Richard R. Forslund

Archbishop Riordan High School, San Francisco
Georgetown University, Washington, D.C.
Major: International Relations

Andrea M. Imhof

San Francisco University High School, San Francisco
Dartmouth College, Hanover, NH
Major: Undeclared

Harry E. Tannenbaum

San Francisco University High School, San Francisco
University of California, Los Angeles, Los Angeles, CA
Major: Economics

Nathaniel M. Villegas

Archbishop Riordan High School, San Francisco
University of California, Los Angeles, Los Angeles, CA
Major: Nursing



Smart banking. Real value.®

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Your savings federally insured to at least \$100,000 by NCUA, an Agency of the U.S. Government.

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: 415.615.7033
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

FastLoans: 800-476.FAST (3278)

PERSONAL AUTO SHOPPER:
provided by Members Advantage Plus
800.823.4882

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