

Sharing

Serving the SF Community

October 2009
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Since 1954

Parking Lot Improvement Project

San Francisco FCU improved and reconfigured the parking lot at our Golden Gate Branch. Please use caution when entering and exiting the lot as you get familiar with the new configuration.

Calendar

Columbus Day

Monday, October 12

Shred Day

Saturday, November 7
9:00 AM - 1:00 PM

Veteran's Day

Wednesday, November 11

Understanding Credit Workshop

Saturday, November 14
10:00 AM – 11:30 AM

Thanksgiving

Thursday & Friday
November 26 & 27

Toy Drive for the Firefighter's Toy Program

Monday, November 2 to
Saturday, December 19

Coat Drive for the Women's Community Clinic

Monday, November 2 to
Friday, January 15, 2010

Santa Visit

Friday, December 11
10:30 AM - 5:00 PM

Christmas Eve - Close at 3 PM

Thursday, December 24

Christmas Holiday

Friday, December 25
Saturday, December 26

New Year's Holiday

Friday, January 1
Saturday, January 2

CO-OP DEFINED... WE EXIST FOR YOU, BECAUSE OF YOU

Many of us have heard the term "co-op." But do you know how it applies to San Francisco Federal Credit Union and its membership?

A co-op defined is this: a business that is member-owned with the purpose of benefiting everyone who is a part of that co-op. In the credit union industry – including San Francisco Federal Credit Union – it means that we exist because of our members and for our members – thus the term "not-for-profit financial cooperative." Like all credit unions, our profits are returned to our members in the form of improved and expanded products and services, lower loan rates and higher dividend rates, and reduced or no service fees. It's that simple.

At San Francisco Federal Credit Union, we not only operate under that definition, we believe in it 100 percent. We were founded by our members 55 years ago, and we continue to operate successfully because of our members. Your loyalty and faith in your Credit Union enables us to remain financially strong and to offer you the best financial services available. This is the true definition of a "co-op," and it is the epitome of the "people-helping-people" philosophy that credit unions were founded on and abide by.

All of us at San Francisco Federal Credit Union are dedicated to the financial health of our membership. We are proud to be of service, both now and in the future. Thank you for your loyalty and for enabling us to serve you.



PROVIDING ACCESS

New ATMs Available for Your Convenience

San Francisco Federal Credit Union is making access even more convenient with two new ATM locations. You'll find these ATMs in the following locations:

Laguna Honda Hospital

375 Laguna Honda Boulevard, San Francisco
Hours: 24 hours a day, 7 days a week
(For public access, please check hospital hours.)
Located in the lobby behind Administration Office.

San Francisco City Hall

1 Dr. Carlton B. Goodlett Place, San Francisco
Extended Hours: Monday – Friday, 8 AM to 8 PM
New location! Now located in the Northwest Rotunda Alcove, Room 175A.

These ATMs are surcharge-free. In addition, there are over 28,000 surcharge-free ATMs available to our members – visit our website at www.SanFranciscoFCU.com for additional locations.



E-Statements

FOR THE ENVIRONMENT. FOR YOUR ACCOUNT SECURITY.



Enroll Today and Enter to Win!

Take advantage of the secure convenience of e-Statements. Enroll between 10/1/09 and 11/30/09, and you're automatically entered into our contest for a chance to win a \$200 Safeway Gift Card!²

We'll donate \$5 for every member that enrolls in e-Statements to San Francisco Neighborhood Parks Council. It's our effort to make the city greener.

It's easy to enroll. Simply log onto Online Banking at www.SanFranciscoFCU.com, then click "e-Statement" to enroll. Once enrolled, statements are available immediately. You'll never go back to paper statements again!

Already an e-Statement user? You are already entered into our contest. Do nothing. It's our way of thanking you for subscribing to e-Statement.

Official Rules

1. NO PURCHASE OR PAYMENT OR E-STATEMENT/ONLINE BANKING ENROLLMENT NECESSARY TO ENTER OR WIN.
2. Odds of winning depend on number of entries received.
3. For new enrollees: Enter by enrolling in e-Statements between 10/1/09 and 11/30/09.
4. To enter without enrolling, write your name, address and member number on a 3" x 5" card and mail the card to San Francisco FCU E-Statement Contest, 770 Golden Gate Ave., San Francisco, CA 94102. All postcards must be received on or after 10/1/09 and on or before 11/30/09.
5. Current e-Statement enrollees: You automatically qualify for an entry into the contest.
6. No other entry methods permitted. One entry per person. Must be 18 years of age to enter.
7. Winner will be drawn on Monday, 12/7/09. Prize will be mailed to winner.

8. You need not be present to win. If a winner is not present at the time a drawing occurs, he or she will be notified by telephone.
9. There is one prize – a \$200 Safeway gift card.
10. Employees, officers and volunteer officials of San Francisco FCU and their immediate family are not eligible to win.
11. Taxes on prize, if any, are the sole responsibility of the winner.
12. San Francisco FCU is not responsible for any claim, injury, loss, or damage to any person or property that arises out of acceptance or use of any prize.
13. Contest subject to applicable federal and state laws. Void where prohibited.
14. By entering the drawing and accepting a prize, you consent to the use of your name and likeness in the San Francisco FCU member newsletter and other Credit Union promotional materials.

San Francisco Federal Credit Union's **NOMINATING COMMITTEE**

The Board of San Francisco Federal Credit Union has appointed a Nominating Committee to nominate members to fill the vacant positions on the **BOARD OF DIRECTORS**.

The Nominating Committee has filed the following nominations with the Credit Union. Below are brief statements of qualifications and biographical data for each of the nominees.

BOARD OF DIRECTORS (Three to be elected)

John L. Martin: Incumbent, 3-Year Term

John L. Martin has been a member of the Credit Union for more than 15 years. He was appointed to the Credit Union Board of Directors in 2002. He previously served on the Credit Union's Supervisory Committee for 10 years. Mr. Martin has served as Director of the San Francisco International Airport since 1995. Prior to becoming Director, he served as the Airport's Deputy Director for Business and Finance. He has also served as Board Member and Vice President of the Airports Council International – Pacific Region. Mr. Martin received a Masters Degree from Harvard University's Kennedy School of Government and his Bachelors of Arts Degree from Lawrence University. He is also involved in civic organizations, serving as a member of the Board of Directors for Larkin Street Youth Services.

Felton J. Williams, CCD, CUDE: Incumbent, 3-Year Term

Felton J. Williams, CCD has been a member of the Credit Union for more than 40 years. Mr. Williams is a retired Superior Court Administrator and is now an active participant in the Credit Union movement serving as a Credit Union Development Educator. Mr. Williams is a Certified Credit Union Director (CCD), a designation

attained after graduating from the Directors Leadership Institute sponsored by the Credit Union Executive Society. Mr. Williams has served on the Credit Union Board of Directors since 1985.

Theodore Wong: Incumbent, 3-Year Term

Ted Wong has been a member of the Credit Union for more than 30 years and has spent the last 15 years as a volunteer of the Credit Union. He was appointed to the Supervisory Committee in 1993 and served as Chair for two years. Mr. Wong has worked for the City and County of San Francisco Retirement System since 1974 in various capacities. He is also involved in other volunteer organizations, such as the Lions Club of Hercules.

The Credit Union's bylaw states that the election will not be conducted by ballot, and there will be no nominations from the floor when there is at least one nominee for each position to be filled. A member may also make a nomination to fill a vacancy by filing a petition signed by a minimum of 200 members. Such petitions for nomination must be filed with the Secretary of the Credit Union by Thursday, November 12, 2009. Each nominee by petition must submit with the petition, a brief statement of qualifications, biographical data and a signed certificate stating he/she agrees to be nominated and will serve if elected.

Please look for the "Annual Meeting Notice" in the January 2010 issue of Sharing.



'Tis the Season (for Affordable Holidays)

With a San Francisco Federal Credit Union
VISA® Platinum Card. GET YOURS TODAY!

Call 415.775.5377 or visit www.SanFranciscoFCU.com
for more information.

HIT THE ROAD WITH INSURANCE YOU CAN TRUST



Whether it's a weekend away or a family vacation, you want to hit the road knowing you're covered by insurance you can trust.

With the MEMBERS® Auto Insurance Program available through Liberty Mutual Insurance Company* and endorsed by San Francisco Federal Credit Union, you're protected with**:

- Nationwide, toll-free emergency roadside assistance*
- Customer support by phone

Additional Benefits You Could Receive:

- Repairs guaranteed at any network shop
- Easy appraisals — we come to you
- Cost savings with the Accident Forgiveness program
- New Car Replacement program

Some benefits are automatic, while others require individuals to qualify or purchase the coverage, such as the New Car Replacement benefit.** We're even watching out for your budget! Average credit union member savings is \$350.39*** a year. Some members save even more.

*Coverage provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverage and limitations. Emergency Roadside Assistance is available anywhere in the U.S. and Canada. With the purchase of our optional Towing and Labor coverage, the cost of towing is covered, subject to policy limits. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by San Francisco Federal Credit Union.

**These descriptions are necessarily brief and subject to the terms stated in the policy and related endorsements; available where state laws and regulations allow; may vary by state.

***Figure based on a February 2009 national sample of auto policyholder savings when comparing their former premium with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary. Discounts are not available in all states and discounts vary by state.

Call
toll-free
1-888-380-9287
or visit
www.SanFranciscoFCU.com
today. Get a quote and
hit the road with the
coverage you
need.

NOVEMBER WORKSHOP

AT THE CREDIT UNION

UNDERSTANDING CREDIT

Saturday, November 14, 2009
10:00 AM – 11:30 AM
San Francisco FCU
770 Golden Gate Avenue

Consumers need to know the facts about credit scores so they can achieve their goals quickly and at the lowest possible cost. This workshop reviews the various types of scoring models being used today, including FICO, Vantage, non-traditional, and bankruptcy risk scores. Participants will understand why these mathematical assessments were developed and how they can use them to their advantage.

This workshop covers what lenders look for when approving credit, factors that impact your ability to qualify for credit, how credit is scored, and the impact money management has on your future credit standing. Learn how to take steps for obtaining credit and using it wisely.

Refreshment will be provided. Seating is limited. Friends and family are welcome to attend. To reserve a space, please provide your name, number attending and contact information by calling (415) 775-5377, option 4 or by e-mailing us at contacts@SanFranciscoFCU.com by Friday, November 6th. For more information, visit our website at www.SanFranciscoFCU.com.

2.20%
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16-MONTH CERTIFICATE

2.00%
APY
8-MONTH CERTIFICATE

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SQUEEZE

More Out of Your SAVINGS

Choose Your Certificate & Deposit
\$1,000 - \$50,000 between October 1 and
October 31, 2009! Open Your Certificate Today!

APY = annual percentage yield. Members may open both promotional certificates but only limited to one of each. Offer available until close of business on 10/31/2009. Early withdrawal penalties apply. Rates not available on IRA certificates. Other restrictions may apply. Offer available to members only. \$5 membership fee and \$5 deposit to share savings required to join.

From Our Mailbag



Q: What happened to the Credit Union checks with an image of the Golden Gate Bridge?

You may have noticed that in replacement of the bridge image checks, you have received our new gold poppy checks in recent check orders. Due to production issues and the decline in check usage, it has become more cost effective to offer checks with a generic design to members instead of the custom design we have provided for ongoing years. Remember, the savings we make as a Credit Union will ultimately benefit you as a member with lower fees, lower loan rates and higher savings rates.

To view the new check design or other check

designs, please visit www.SanFranciscoFCU.com. For additional information, call 415-775-5377, option 4.

Q: Why do my checks show up as ACH transactions on my statement? Why can't I get a copy from the Credit Union?

As technology advances, more and more businesses are choosing to withdraw their incoming checks electronically for a faster processing time. Some check payments may show up on your statement as an ACH Check transaction. This happens when a business converts your payment check into an electronic withdrawal from the Credit Union, in turn making it an ACH transaction. And because the transaction was electronic, the Credit Union never

receives a physical copy of your check. If you mailed a check, you can ask the business receiving the payment to provide you with a copy of the processed check. Generally, the transaction details on your account statement will be accepted as proof of payment.

Your questions and comments are important to us, so keep them coming. Drop us an e-mail at Contacts@SanFranciscoFCU.com!

CommunityShare NEWS



AIDS WALK

On Sunday, July 19th, staff and friends of San Francisco FCU walked 10 kilometers through Golden Gate Park alongside 25,000 other participants. As a team, the credit union raised over \$3,500 through donations, an employee pasta feed and a Disneyland raffle. AIDS Walk San Francisco benefits the San Francisco AIDS Foundation and other HIV/AIDS organizations serving the six Bay Area counties.

San Francisco Federal Credit Union has been an ongoing participant in AIDS Walk for numerous years.

Making Strides for BREAST CANCER

On Saturday, October 17th, San Francisco FCU will form a team to walk in American Cancer Society's Making Strides Against Breast Cancer.

This is an opportunity to honor breast cancer survivors and those we have lost to the disease while also raising funds and awareness to help end this disease. The 5-mile route begins and ends in Speedway Meadow and wraps around the beautiful park, passing the beach, buffalo pasture, and landmark windmill.

We welcome you to join us in making a difference in the San Francisco community at our upcoming events. Visit www.SanFranciscoFCU.com or e-mail us at Community_Share@SanFranciscoFCU.com for more information about our CommunityShare program.

Upcoming Drives

San Francisco Federal Credit Union will be collecting new and gently used, clean coats to support **The Women's Community Clinic** and toys for the **San Francisco Firefighter's Toy Program**. Please drop off coats and toys at any San Francisco FCU branch near you.

- Toys will be collected from November 2nd until December 19th.
- Coats will be collected from November 2nd until January 15th, 2010.



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: 415.615.7033
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

CREDIT UNION OFFICIALS

BOARD OF DIRECTORS
Theodore Wong, Chair
Carol Sam, Vice Chair
Lawrence F. Doyle, Secretary
John L. Martin, Treasurer
Catherine Breen, Director
Bernard Crotty, Director
Grant Mickins, Director
Harry J. Quinn, Director
Felton J. Williams, CCD, CUDE, Director

ADMINISTRATION
Steven Stapp, President/CEO
Stephen B. Ho, Executive VP/COO

BOARD EMERITUS
Henry Low

HONORARY BOARD MEMBERS
Kenneth Bohegian
Jeannie Smith
Audrey Spring

SUPERVISORY COMMITTEE
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Mara Rosales
William Smith