

## A LETTER FROM THE CEO: GETTING SQUARED AWAY

Over the past three years the average sale price of a new home in this country dropped nearly 20%. If you're like most Americans, chances are you overextended on credit in the years leading up to the collapse, and your retirement savings lost value too.

### In times like these, every little advantage helps.

Having a relationship with a credit union gives you a better option for your money, and when money is tight, that advantage becomes even more important. I want to remind you that Sb1 is here to help you get squared away and move forward into a brighter future.

### ⌘ Borrow Smarter.

We all need to borrow sometimes. When you do, borrow smarter. Consider Sb1 for your next loan. Our competitive rates could help you pay less each month. If you're paying off loans at another institution, consider transferring the loans to Sb1. You could start saving on each monthly payment if you're currently paying a higher rate elsewhere. Visit us online at [sb1fcu.org](http://sb1fcu.org) to check rates, and to apply today.

### ⌘ Save Better.

Credit unions have a well-earned reputation as good places to save. At Sb1 we haven't settled on just offering a great Savings Account (even though Sb1's earns well over the national average). At Sb1, we offer several options to help your hard earned money work harder for you with less risk than the stock market.

### ⌘ Set Up a Plan.

In 2008, the average 401k lost 27% of its value.\* The market has changed. If you haven't already done so, take us up on our complimentary consultation to meet with Sb1's Financial Services Department, available through CFS\*\* . by emailing [Diane.Badolato@sb1fcu.org](mailto:Diane.Badolato@sb1fcu.org) or calling her at 888.564.4900.

### Sb1 is here for you and your family.

Please review all the topics covered in this edition of MoneyTalk to learn more about what Sb1 membership provides. If you have any questions or would like to discuss financial issues as they arise, please call us toll-free at 800.806.9465 or visit us online at [sb1fcu.org](http://sb1fcu.org).

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\*2009 report by Fidelity.

\*\*Investments and advisory services offered through CUSO Financial Services, LP, (CFS), a registered Broker-dealer and SEC Registered Investment Advisor. Investment products: are not NCUA/NCUSIF or federally insured, are not obligations of the credit union, are not guaranteed by the credit union or any affiliated entity, and involve investment risk including the possible loss of principal. Investment Representatives are employees of Sb1 Federal Credit Union and registered through CFS (member FINRA/SIPC).



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### What's text?

Now you can send text messages to Sb1 to get general questions answered. To ask about personal account information please use NetBanker's Communication Center or to view your accounts from your web-enabled phone logon via Mobile Banking at [sb1fcu.mobi](http://sb1fcu.mobi).

[sb1fcu.org](http://sb1fcu.org)  
[mail@sb1fcu.org](mailto:mail@sb1fcu.org)

**SHARED BRANCH LOCATIONS**  
[cuservicecenter.net](http://cuservicecenter.net)

**SURCHARGE-FREE ATMS**  
[allpointnetwork.com](http://allpointnetwork.com)  
(VISA Check Card holders only)  
[cudollar.org](http://cudollar.org)  
[atmallianceone.com](http://atmallianceone.com)

**KING OF PRUSSIA OFFICE**  
Press 6601 from Main Phone Menu

**TELEPHONE TELLER**  
Press 2 from Main Phone Menu

**ABA ROUTING  
AND TRANSIT NUMBER**  
236087664



Your savings federally insured to at least \$250,000  
and backed by the FDIC and credit of the Member State Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency

Jumbo depositors covered by:  
**ESI**  
Errors  
Omissions  
Insurance



# MoneyTalk

SPRING 2010

Stakeholders Benefit 1<sup>st</sup>



## Keeping Your Accounts Safe

### For Added Protection Against Fraud Attempts, Sb1 Is Instituting a New Security Password Policy for All Memberships.

As of September 1, 2010, you will now be required to provide an additional "Security Password" anytime you wish to obtain your account information over the phone. We're implementing this new system to help protect your membership from the ever-growing risk of fraud.

### Do You Regularly Call Sb1?

If you call the Credit Union frequently for questions concerning your account, please take the time now to setup your Security Password so we can continue to serve you without any delay once this new policy goes into effect.

### How Do I Setup My Security Password?

Your new Security Password can be up to 14-characters long and contain letters and/or numbers only (no spaces or symbols). There are several options for creating your Security Password, including:

1. Logging in to NetBanker and submitting the Security Password you want to use through Communications Center.
2. In person, by visiting one of our branches with photo identification.
3. By mail. Just download a printable PDF "Security Password" form from our website to complete and return by mail. **(Please note: Faxed forms will not be accepted.)**



### Questions? Concerns?

If you have any questions or if you are ready to set your password up today, please visit [sb1fcu.org/securitypassword](http://sb1fcu.org/securitypassword) for a list of frequently asked questions and to download the printable PDF you will need.

**Please Note:** If you have a joint owner on any of your Sb1 accounts, they will also need to know the account's Security Password anytime they wish to discuss the account by phone beginning 9/1/2010. Only one Security Password per membership. If a joint owner is unable to provide the correct password, we will be unable to provide them with any information or perform any transactions on their accounts by phone. As with all passwords, please protect this information since it will provide access to your accounts.

## Sb1's Personal Loan Special Offers Rates as Low as 9.90% APR\*

### Sb1 Has the Fix for Your Fixed Budget.

Making ends meet just got easier with this special rate offer.

With a rate as low as 9.90% APR you can do a lot more for less.

- ✦ Consolidate any higher rate retail credit card balances and pay less each month.
- ✦ Plan a well-deserved vacation for you and your family.
- ✦ Take care of any repairs or improvement projects for your home.
- ✦ Pay for any other unexpected expenses, like car repairs or medical costs.

### But Apply Soon Because This Special Offer is Only Around for a Few More Weeks!

Save time and receive a decision in minutes by applying online at sb1fcu.org, or to have an application mailed or faxed to you, call us at 800.806.9465.

\*APR = Annual Percentage Rate. Rate is accurate as of 3/1/2010. Special rate offer is scheduled to end on 4/30/2010 but may be ended at any time without notice. Maximum loan amount available for this special rate offer is \$15,000 with a maximum term of up to 5 years. Any member with an existing Sb1 Loan who is interested in refinancing to take advantage of this rate offer needs to borrow \$500 in new money to qualify.

Sb1 has a tiered loan rate policy which applies different loan rates to borrowers based upon the borrower's credit history.



### Interested in Participating in Sb1's Mystery Shopper Service Program?

At Sb1 we're always on the lookout for feedback to improve your experience as a member by improving our service levels. If you are interested in participating in this program to help us improve, keep an eye on our website. We're currently looking for volunteers!

\*Please note there are a limited number of shopper positions available. Not everyone who volunteers will be accepted.

## Check Out these Helpful Tools and More Under the "Tools & Resources" Section of the Sb1 Website.

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### Calculators

See how much you can afford and compare offers with our calculators to make sure you get the best deal possible! Available online at sb1fcu.org/calculators.

### Your FICO Score Explained

Your score plays a role in determining the loan rates and the amount of credit you qualify for. Review this information so you can keep your score as high as possible and get better deals.

### Automobile Purchase Program

Learn helpful tips on how to negotiate a good deal before you go out shopping for your next vehicle.

### Motor Vehicle Certification Program

A great resource for any member in the market for a new car who wants a fair price without the hassle of negotiating.

**NEW!** Now you can chat directly with Sb1 representatives online!

Have questions answered directly by an Sb1 representative, anytime during normal business hours. Available through our website, sb1fcu.org.

## Sb1 Helps You Save on Things You Need.

### Get Discounts for Home and Auto Insurance Through Liberty Mutual.

As a member of Sb1 Federal Credit Union, you qualify for discounted rates on your auto, home, and renter's insurance through Liberty Mutual.

The average credit union member saves \$350.39\* a year with MEMBERS® Auto Insurance. Some credit union members save even more!

### Convenient Access!

With their e-services, you'll be able to pay bills, make changes to your policy, and even report a claim all online. Plus, you'll receive fast, easy access to claims service 24-hours a day.

### Take Advantage of the Sb1 Discount for Your Insurance Needs Today!

- ✦ **If You Live In the Delaware Valley** call Louis Cammisa at 215-925-7915 Ext. 53251 and identify yourself as a member of Sb1 Federal Credit Union.
- ✦ **If You Live Outside of the Philadelphia Area** Call CUNA's national line at 1-888-589-6002 and mention you are a member of Sb1 Federal Credit Union.
- ✦ **Get a FREE Quote Online Right Now** by visiting us at sb1fcu.org/insurance.

### Save Money, Time and Hassle When You Buy or Sell a Home.

Sb1's partnership with CU Realty makes buying and selling a home easier. In addition to saving yourself time and hassle, you can also save hundreds, if not thousands of dollars when you find and buy a home within CU Realty's network of realtors.\*

Learn more today at curealty.com.

\* Program incentives/savings (Rebates) are awarded to buyers and sellers who select and use an Approved Agent in the CU Realty network. Please notify CU Realty which agent you select. Members are not eligible for any program incentives/savings if they select an agent outside the CU Realty network. Rebate program not applicable in NJ. For details call 800.203.9014.

### Sb1 Members Qualify for a 6% Discount on Long-Term Care Planning.

In 2008, the national average for the cost of a semi-private room in a nursing home was over \$68,000 for the year.\*\* Many health insurance policies do not cover these costs. Having a plan can help you hold on to more of your personal savings.

**Sb1 has partnered with CUNA Mutual to provide a 6% discount to members who pay their premium quarterly by ACH through an Sb1 account.**

### Don't Overlook Your Future Costs.

To learn more about this important topic, be sure to check out the new, interactive, Long Term Care Website, available at sb1fcu.org/longtermcare or call 1-800-443-6003 today.

\*\*www.longtermcare.gov

## Rewards Points Are Coming Soon for Sb1 Visa Check Cardholders!

Beginning May 1st, you will be able to earn reward points with every "credit" purchase you make on your Sb1 Visa Check Card! **But be sure to choose the CREDIT option and sign the receipt to earn your reward points – "debit" transactions, made using a PIN, will not earn rewards.**

### What Can I Get With the Points I Earn?

Just like with Sb1's Visa Gold Credit Card, the points you'll earn on your Visa Check Card can be used for gift and travel purchases. To view items you can use your points towards visit scorecardrewards.com to learn more and keep track of your point totals.

### And if Points Aren't Enough, Consider the Other Benefits To Using Your Check Card for Purchases Instead of Cash or Check:

#### Get More Purchase Details for Your Records.

When you use your Visa Check Card, the merchant name, location, and date and amount for every purchase will show up on your Checking Account statement.

That's more information than if you were to write a check.

#### Gain Better Control of Your Money.

When you start using your Visa Check Card it's easier to see where your money goes since every purchase is itemized on your monthly statement and available anytime, through NetBanker.

This information can help you budget smarter since you'll be able to see more clearly where your money is going.

#### Earn a Point for Every \$2 You Spend.

Everytime you sign a receipt for a transaction made with your Sb1 Visa Check Card you'll be earning a point for every two dollars you spend. Just think of all the rewards you can earn by using your Check Card instead of writing checks or paying with cash!



Just Press "Credit," and Sign the Receipt to Earn Rewards Starting this May!