

A LETTER FROM THE CEO: Would You Refer Us?

Banking at Sb1 is available to more folks than you might think. Originally chartered to serve employees of GSK exclusively, Sb1 has since opened up its membership to many more groups and individuals.

Our recent membership survey indicated that approximately 45% of our members consider Sb1 to be their primary "bank" where they maintain their checking account. Furthermore, 17% of members use Sb1 as their only financial institution.

The main reasons consumers choose Sb1 are our attractive loan and deposit rates. Yes, I am confident that if you are borrowing and/or depositing your money elsewhere you're missing out on a better deal at Sb1.

"Convenience" is noted as the reason that some members do less business with Sb1. To me we suffer from the "notion of inconvenience." Many members are not aware that we have offices nationwide, free ATM's just about everywhere, remote deposit, and convenient telephone and online banking options. We have eliminated the reasons to visit our offices. Really, when was the last time you had an urge to visit your bank, unless you had to?

So back to the question: Would you refer us? Maybe I need to explain who can bank at Sb1. Today our membership consists of the employees and retirees of about 120 different affiliated employers. We're always adding new employers, so even if your current employer is not

affiliated, let us know and we'll work to get it done!

In addition, many of your family members and household members are able to bank with us. For a listing of eligible family members, visit sb1fcu.org/familymembership.

With folks changing jobs these days, it's good to know that once you join Sb1 you can continue to bank with us regardless of where you work.

Since 1977 we have continuously added depositors and borrowers. We need to continue to add members in order to continue our success and better serve our membership. A key component of our strategy is to "take care of stakeholders." We go out of our way to earn your trust and meet all of your banking needs.

Hopefully you are now aware that you can extend all the benefits of banking at Sb1 to others. I am asking you to recruit for Sb1— spread the word. Please tell your family members and co-workers about us. Anyone interested in banking where Stakeholders Benefit First can get further information at sb1fcu.org or by calling Sb1 at 800-806-9465.

Will you refer us?

Tom Swierzy,
President/CEO
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Tom Swierzy is President/CEO of Sb1.



MAIN OFFICE
200 N. 16th Street, Suite 200
P.O. Box 7480
Philadelphia, PA 19101-7480

Phone: 800.806.9465
Fax: 800.705.9069
Text: 215-490-5135

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.

sb1fcu.org
mail@sb1fcu.org

SHARED BRANCH LOCATIONS
cuservicecenter.net

SURCHARGE-FREE ATMS
allpointnetwork.com
(VISA Check Card holders only)
cudollar.org
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 full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Jumbo depositors covered by:
ESI
Errors
Omissions
Insurance



Stakeholders Benefit 1st

MoneyTalk

SUMMER 2010



Sb1 gives you more ways to access your accounts.

With Thousands of Branch Locations and FREE ATMs You're Never Far From Sb1:

4 out of every 5 Sb1 memberships originate from an organization that has an Sb1 branch located on the premises. Having a branch in your building is the ultimate in convenience. For the other 1 out of 5, we offer in-branch services at over 3,700 Shared Branch locations across the country and FREE ATM access at over 50,000 ATMs coast-to-coast. We've got you covered.

What is a Shared Branch?

Think of it this way....how great would it be if you could make your Bank of America account deposit at Wachovia? At Sb1, you can deposit your Sb1 account deposit at 3,700 other Credit Union locations we have partnered with!

Extended Call Center Hours:

Sometimes you just need to talk with someone. When you do, we're here. And we realize that not everyone works a typical 9 to 5 shift. That's why our Call Center, staffed here in our main office, is open between 8:30 AM and 8 PM (EST) every weekday.

NEW! Access Your Accounts, Wherever You Are:

Chat with Sb1 Online:

We recently introduced an online chat component to our website (the purple chat icon at the top of our webpages) so you can chat, online, with an Sb1 Member Service Representative during our normal business hours. Please note: Chatting is only recommended for general questions.

Send Basic Questions and Receive Answers Right Away Via Text Message:

On the road and want to know where the nearest Surcharge FREE ATM is? Looking for a Shared Branch? Curious about current rates? Now you can text your questions to 215-490-5135 to receive a text message response. Please note: Texting is only recommended for general questions.

Make Transfers, Pay Bills and Check Balances Anywhere with Mobile Banking:

To view your account information right from your mobile device, visit sb1fcu.mobi and log in as you would to NetBanker. You will need to allow mobile banking on your accounts first, before you can use it on your phone. Activate Mobile Banking today under the "Remote Access" tab within NetBanker.

If We Want a Better Future for Our Children, We Need to Make Financial Education a Top Priority.

Studies show today's young adults are more reliant on their parents for financial support than any other generation before. Today's parents have their work cut out for them. That's why we offer several resources to help parents teach their children about the basics of money management.

Brass Magazine:

Once a quarter Sb1 members between the ages of 15 and 25 receive this co-branded financial magazine that features relevant stories for this age group. In addition to their print publication, Brass also maintains a co-branded website at sb1.brassmagazine.com where all their previous editions are available for

reading and sharing at anytime.

NEW! On Your Way:

On Your Way is a new website resource for twenty-somethings featuring a well-rounded approach that allows them to learn from the experiences of their peers as well as from traditional sources. On Your Way provides a wide variety of tools to help Gen-Y members learn to manage their financial affairs effectively and incents them along the way! It also helps show Gen-Y members how to "get there" when it comes to achieving their financial hopes and dreams. And, be sure to look under the "Youth" tab to check out our "Useful Links" for a list of other sites you might want to share with your young adult.

Debt-In-Focus:

NEW! Simply complete a brief, anonymous, online financial assessment and get jargon free, practical information to improve your financial life. A great tool to help you in setting up a budget and helping anyone plan for a brighter financial future. To get started, visit sb1fcu.org/debtinfocus.

Save Yourself Time, Money and Hassle When You Buy or Sell a Home with Sb1's Rebate Program.



Plan for Retirement with Sb1's Financial Services Department.

The Financial Advisors at Sb1, available through CFS,* will work with you to develop a plan that fits your needs. Whether you're looking to adjust a plan you already have in place, you're looking for some basic investment guidance in this changing economy, or you're just getting started – the best place to start is with a complimentary consultation.

Develop Your Own Personalized Plan With a One-on-One Consultation.

Together with one of our Financial Advisors (available through CFS*) you can talk through your risk tolerances, investment objectives, and investment horizon to make sure your plan is right for you.

Scheduling Your Complimentary Consultation Is the First Step.

Contact our Financial Services Department today to set up a time that works for you by calling 888.564.4900 or by emailing Diane.Badolato@sb1fcu.org.

*Investments and advisory services offered through CUSO Financial Services, L.P., (CFS), a registered Broker-dealer and SEC Registered Investment Advisor. Investment products: are not obligations of the credit union, are not 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).



Great online offerings available at sb1fcu.org/financialservices.

Earn Rewards for Shopping with Your Sb1 Visa Check Card!

Now you can earn reward points with every purchase you make using your Sb1 Visa Check Card. Just be sure to choose the CREDIT option and SIGN the receipt to earn your reward points. Any "debit" transactions you make using a PIN, will NOT earn rewards.

Earn a Point for Every \$2 You Spend.

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 the items you can use your points towards, and to keep track of your point totals, visit scorecardrewards.com.

More Reasons to Choose "CREDIT" Besides Points:

You'll Get More Purchase Detail for Your Records. When you use your Visa Check Card, the merchant name, location, date and amount for every purchase you make 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 is going since every purchase is itemized on your monthly statement and available anytime, through NetBanker. Having all this information can help you budget smarter.

Add an Sb1 Visa Check Card to Your Membership Today.

Applications can be found online under the forms link at the top of our homepage, sb1fcu.org, or if you would like to have an application mailed or faxed to you, just call us toll-free at 800.806.9465.



Choose "CREDIT" and sign the receipt to earn rewards when you shop with your Sb1 Visa Check Card!

Make Sb1 the Center of Your Financial World for More Convenience.

Did you know? Remote Transfers Allow You to Move Money Between Sb1 and Other Institutions.

Now it's easier than ever before to transfer funds back and forth between Sb1 and any accounts you may have with other institutions. To get set up all you need to do is log in to NetBanker and enter the other institution's name, their routing number, and your account number (for the other institution) under the "Add Remote Accounts" tab of the "Transfers" page.

Next, we'll make two small deposits and one small withdrawal (each of less than a dollar) that we'll ask you to confirm the amounts of in order to verify the account.

Once you've confirmed these transactions you'll be all set to make transfers between your Sb1 accounts and other institutions. Register your other accounts today!

To learn more about Remote Transfers, visit sb1fcu.org/remotetransfers.

Pay All Your Monthly Bills Through One Site, NetBanker.

Each month, when the time comes to pay the bills too many of us are writing out checks here, logging in to a few sites there, and then calling a couple different 800 numbers to make all our payments.

Make things easier on yourself by consolidating all your bills into one, convenient online experience with NetBanker.

BillPayer Is FREE for NetBanker Users Who Also Sign Up for eStatements!

- ❖ Schedule recurring payments to go out each month.
- ❖ Keep track of your payments using the interactive Payments Calendar.
- ❖ Create and print customizable reports.

For more information, visit sb1fcu.org/billpayer, or to sign up for eStatements and BillPayer today, log in to NetBanker!

Looking to Borrow? Look No Further.

View current rates and apply online today at sb1fcu.org.

