

A LETTER FROM THE CEO

Convenience is important to us because it is important to you.

Imagine for a moment, the perfect financial institution. Imagine where your branches would be located, how much ATM access would cost, and what deposit and loan rates would be. Several employees, just like you and me did this for real over 30 years ago when the Credit Union was founded.

Over the years, our member's suggestions and votes have built Sb1 into the financial institution we enjoy today. Sb1 is alive. Constantly growing and adapting to the ever-changing needs of our members and their families.

One thing that has always remained is convenience. We must give you what you want, how you want it, when you want it.

Throughout this newsletter we point out the many products and services Sb1 offers to make banking easier for you. We have already adapted many processes to online access and continue to do so. We provide in-branch services at over 3,700 Shared Branch locations nationwide.

We maintain branches inside the very offices where 4 out of every 5 Sb1 memberships originate.

Convenience is why we offered internet banking over 10 years ago and it's why we provide access to thousands of Surcharge-Free ATMs. It all boils down to the fact that we're member-owned and operated. We want to do right by you because you are our co-workers, our friends and our family.

The reason this model has flourished so well is the strength and participation of our membership in the Credit Union. In fact, some of Sb1's best new product ideas have come from member suggestions.

So by all means, if you have any thoughts on how we can improve the member experience here at Sb1 please take a few minutes to share your thoughts.

Tom Swierzy,
President/CEO
toms@sb1fcu.org



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:



ESB
ESB
ESB



MoneyTalk

SUMMER 2009



MORE ACCESS = CONVENIENCE.

Having many ways to access and manage your accounts helps you live life on your own terms.

In this newsletter we've listed all the different ways you can access your Sb1 accounts in the hope that you'll learn about something new. We're continually adding new tools and services to take advantage of technology to make your relationship as convenient as possible. Making things easier for you has always been a priority for the Credit Union.

For starters, how many banks do you know of that build branches inside office facilities? When it comes to your personal finances, Sb1 wants to give you what you need, where you need it. Whether you're stopping by an Sb1 branch location, one of our over 37,000 Surcharge Free ATMs across the world, or logging on to NetBanker to manage your accounts from the comfort of your own desk, we want your experience to be as convenient as possible.

With Sb1 you always have access to cash. Whenever you're shopping at the grocery store, post office or any other retail location that allows debit transactions, you have convenient access to cash at the register with your free Sb1 Visa Check Card. Just make it a debit transaction and select the cashback option to withdraw the amount you want.

With your Sb1 Visa Check Card you also have access to over 37,000 Surcharge-Free ATMs throughout the country.

Two more ways Sb1 makes your life as convenient as possible.

Sb1 Visa Check Card holders can make Surcharge-Free withdrawals at any ATM with these logos:



MORE WAYS TO MANAGE YOUR ACCOUNTS:



NetBanker

Sb1's FREE internet banking service providing access to all of the following:

BillPayer* Schedule payments for the entire month in one easy online session.

Mobile Banking Check balances, make transfers and view check details from any web-enabled phone. You can even send Sb1 general questions about things like hours, rates, and ATM locations by text message to 215-490-5135.

eStatements Make the switch today to eliminate extra paper usage and reduce your chances of identity theft.

Stock Quotes Keep track of your stock picks so you know how your portfolio is performing.

Balance Alerts Set balance triggers to monitor your accounts by email so you can rest easy.

Communication Center A safe, secure way to send Sb1 sensitive account information.

NEW! Instant Deposit* Get credited instantly for deposits you register online ahead of mailing in.

Check Withdrawals Receive checks faster by sending your request electronically.

Remote Transfers* Now make transfers to and from other institutions online.

Forms Locate fillable PDF versions of all forms and applications in one easy to find location on our website's "forms" page.

*Details apply, please see sb1fcu.org.



Telephone Teller

No internet? No problem! Manage your accounts by phone when you call 800.806.9465 and push "2" to access Sb1's phone banking system. Check balances, make transfers, pay bills and more all with your phone.

Shared Branches

Sb1 provides over 3,700 Branches for you!

If we're not in your office building a Shared Branch is the next best thing to make deposits and handle other simple account activity. (Some services are limited, learn more at sb1fcu.org.)

Call Center

Phone calls provide a more personal way of getting your point across and having your questions or concerns addressed. We understand sometimes you can't make calls between 9 and 5, that's why our Call Center is open for extended hours each weekday from 8:30 am to 8:00 pm EST. ●

MORE WAYS TO GET THE BEST DEAL AND ACT FAST:

Compare rates, find the best deal.

Let's face it. When you're in need of a loan you want to find the best rate and you want to know if you're going to be approved. At Sb1, we make finding rates easy. You can access all of our loan, savings and investment rates anytime online directly from our homepage. The featured rates box features current rate promotions and provides you with a link to the "all rates" page.

We're confident you won't need to look further than Sb1.

Quick loan decisions.

When you apply for a loan online at sb1fcu.org and you're approved you'll receive your confirmation within minutes by email. It's quick and easy.

Apply 24 hours a day, 7 days a week.

Whether you want to apply online or over the phone, either way you can do so whenever the time is right for you. To apply by phone after normal business hours simply call us toll-free at 800.806.9465 and press option 4 to be directed to a representative.

Pre-approvals let sellers know you're serious.

Getting pre-approved for an Auto Loan or a Mortgage is also another great option for anyone in the market.

When you get pre-approved sellers know you're ready to make a deal so they're more willing to negotiate with you rather than with someone who still needs financing. ●

MORE ONLINE TOOLS, FINANCIAL RESOURCES AND ADVICE.

There's a reason everyone doesn't belong to a Credit Union. After all, Credit Union members are different. As Credit Union members we're savvy. When you consider the average bank is over 16 times larger than the average Credit Union (cuna.org), it's clear that members also tend to be independent thinkers.

We recognize a good thing when we see one and we're comfortable with thinking for ourselves.

At Sb1, we understand this independent streak. That's why we want to provide you with the very best tools and resources to help you make better informed financial decisions.

Learn to make better financial decisions with these great resources:

Anytime Adviser Online, interactive financial coaches teach you how to make better financial decisions for a wide range of topics including, credit management, car and home buying

and cash management for couples.

Financial Management Center Learn about the financial implications of College, Inheritance, 401Ks, changing jobs and several other situations to find out what plans might suit you best.

Retirement Central Interactive calculators and articles help you plan for your future.

CU Realty Save yourself time, money and hassle when you go to buy or sell a home with Sb1's Rebate Program.

Legal Planning Services Take advantage of legal guidance offered by Jim Pearson at the law firm of Pearson Nelson, LLP.

Free Insurance quotes Protection available for Auto, Homeowners and Renters.

Long-Term Care Insurance Sb1 members can take advantage of a 6% premium discount. Learn more at sb1fcu.org. (Details apply.)

Sb1 Financial Services Department*

Set up your complimentary consultation today.

Website sb1fcu.org's site search tool makes finding pages you want easy.

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.

*Investment products and advisory services offered through CUSO Financial Services L.P. (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). ●

