

Summer 2017

SDFCU INSIDER

Your Finances Mean the World to UsSM

When You Need an ATM, a Bigger Network is Better

When you need convenient ATM access and want to avoid paying fees, a bigger network is better. SDFCU is pleased to belong to the **CO-OP ATM network**, the largest credit union-owned ATM network in the United States. The CO-OP ATM network operates nearly 30,000 ATMs across the country for the benefit of credit union members. Even better, because you are an SDFCU member, these ATMs are totally free for you to use. How convenient is that?

CO-OP ATM network locations are found in credit union branches, supermarkets, Costco® and 7-Eleven® stores, as well as a multitude of other locations. Simply put, they're everywhere.

To find CO-OP ATMs near you, visit the **Locations tool** at sdfcu.org or open the SDFCU app and tap on **Locations** before signing in.



Did You Know?



You can build your savings faster.

Allocate portions of your paycheck to automatically go into your savings. Setting up direct deposit to multiple accounts is easy: use your SDFCU account number/s on your employer direct deposit form and our routing number **2560-7534-2**.



You can set up account alerts easily in Online and Mobile Banking. Get notified

of things like a low balance, large payments, upcoming bills and more.



You can check your credit score and see your loan saving options with the free SavvyMoney tool in Online Banking.

SDFCU Visa Platinum Credit Card



Rates as low as

7.99% APR*

No balance transfer fee

Apply online at

www.sdfcu.org/credit-cards

*APR = Annual Percentage Rate.
Rate good as of 7/2/17 and is subject to change based on applicant's credit approval.





Find your next home through HomeAdvantage®

SDFCU's HomeAdvantage® program is your real estate easy button. You'll find everything needed to search for, buy, sell, and save on your next home.

- » Easy online search features: Whether you're searching from your computer at home or on-the-go with your smartphone or tablet, HomeAdvantage provides fast, powerful search options to help you find the perfect home.
- » Hand-picked network of agents: Working with a trusted, experienced real estate professional is important. That's why SDFCU is pleased to provide you access to a group of real estate experts committed to delivering outstanding service to our members.

» Cash Rewards:* Members who close their real estate transaction with an agent from our HomeAdvantage network receive Cash Rewards at closing.

**See website for complete details.*

Plus, when you are ready to buy don't forget about our Mortgage options.

Home loans: We offer both fixed rate and adjustable rate mortgages and special 1st Time Homebuyer loans. We also can help you finance your house while you're overseas.

Free home-buying seminars: Check out our schedule online for upcoming free seminars.

The Coindexter Club

SDFCU offers the **Coindexter Club**, a dynamic savings club for children ages 5 through 12 to learn basic money concepts and responsible behaviors that will last a lifetime.

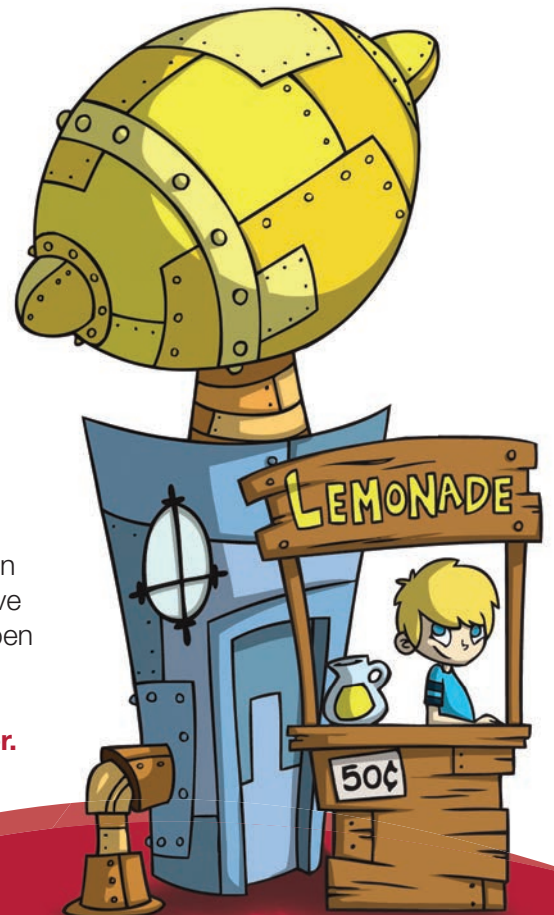
The Coindexter Club combines the excitement of games with immersive learning. Online, club members can explore the virtual city of Econopolis, a safe digital learning environment which simulates real world experiences with money. They can earn virtual money by completing chores and jobs around the city and choose how to manage it: by spending it around Econopolis, saving it in a bank, or investing it in the city's stock exchange. Saving is the

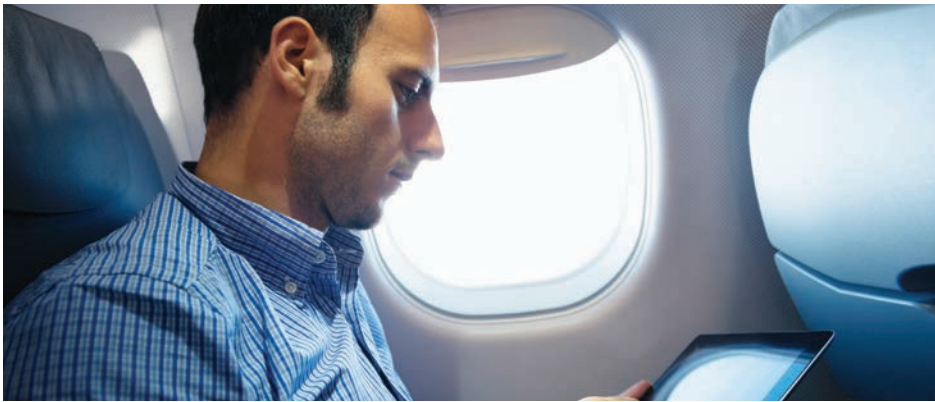
most important activity for club members because the more they save, the more game features they will unlock, and the more they will be able to achieve in the club.

Offline, club members receive a quarterly newsletter by mail, *The Econopolis Observer*. The newsletter is an extension of the digital learning environment and offers even more financial learning activities and tips.

To become a Coindexter club member, a child must be between the ages of 5 through 12 and have a Custodian or Minor account open at SDFCU.

To learn more about the Coindexter Club visit sdfcu.org/coindexter.





Travel Sooner with Flexpoints Rewards

When is your next getaway? Now with **Flexpoints Rewards** you can book your next trip, even if you don't have the required number of points.

With the Flexpoints 'split-tender' payment option for travel rewards, you can use the points you have now and pay the difference for the points you don't have. For example, if a hotel stay requires 20,000 points and you have only 15,000 available, you can pay the 5,000 point difference with your rewards card.

In order to take advantage of this payment feature—which is available for travel rewards only—you must

have a minimum of 50% of the required points before the system will allow you to pay the difference. The travel section in the rewards site makes it easy to see the points you have available and the difference you can pay. Use SDFCU's Visa Platinum credit card and you will earn 1 point for every \$1 you spend. That way you can start to earn points for your next trip.

Sign in to Online Banking to check your Flexpoints balance. See if you can book your next getaway today.



Education



SDFCU is offering free seminars and webinars this summer on the following topics:

- **Understanding Your Thrift Savings Plan – Ready to Retire**
- **Understanding Your Thrift Savings Plan – During Service**
- **Personal Finance for College Students**
- **Banking Without a Branch: Using SDFCU Technology**
- **Mortgage Application and its Process**
- **Making the Most of Your Credit Union Membership**

For more information about upcoming events, contact us at seminarquestions@sdfcu.org or visit sdfcu.org.



Personal banking tips for stress-free travel:

Foreign Currency

Enjoy less fees, a better exchange rate, and home delivery when you order your foreign currency via our website, Online Banking, or by calling us.



Travel Authorization

Notify us of your scheduled travel to avoid service disruption on your SDFCU accounts. Call us or submit a Travel Notification via Online or Mobile Banking.

Easy Bill Pay

Schedule automatic one-time or recurring payments with Bill Pay while you travel. Set up your bills via Online or Mobile Banking.

Foreign Transaction Fees

Enjoy the benefit of no foreign transaction fees when you use SDFCU's VISA Platinum credit card.

Online and Mobile Banking

Monitor your account from anywhere in the world. You can check your account balance, transfer funds, and more.



Contact Us

24-Hour Member Service

703.706.5000

800.296.8882

Phone Banking

703.706.5172

Email

sdfcu@sdfcu.org

Digital Presence

www.sdfcu.org

SDFCU Mobile App available
on the Apple App Store,
Google Play, and Amazon.



*Federally insured by NCUA
Equal Opportunity Lender*