

# S D F F C U

## FINANCIAL NEWS

FIRST QUARTER 2012

[www.sdffcu.org](http://www.sdffcu.org)

619-283-5477 • 800-973-3328

## SAN DIEGO FIREFIGHTERS FEDERAL CREDIT UNION

### WE'LL PAY YOU \$100

to bring us your Auto Loan  
from another lender!

Here's a deal you CAN'T pass up! Bring us your current auto loan from another lender, and WE WILL MATCH OR BEAT YOUR CURRENT RATE\*, AND you can drive away with **\$100 CASH IN YOUR POCKET!**

JUST ONE MORE WAY IT PAYS TO BORROW  
AT S D F F C U!

Take advantage of our low rates and excellent terms with the added convenience of automatic payments to your loan.

**HURRY! THIS OFFER WON'T LAST LONG!**

GET 24/7 ONLINE LOAN APPROVAL at [www.sdffcu.org](http://www.sdffcu.org)

\*On approved credit. Refinance loans from another financial institution only. Not available on existing SDFFCU loans. Excludes certain dealer financing rates or 0% financing. Rates, terms, conditions subject to change. Offer good until February 28, 2012.

RATES SO  
**HOT**

you'll need  
one of these...

After-Holiday  
Bill Consolidation  
LOANS

As low as

**5.50%** APR\*

Low payments on  
your good credit!

Did you get caught up in the holiday spirit this past season and burn through more cash than you had expected?

**S D F F C U can put out  
the fire**

and consolidate those bills to one low payment with convenient automatic biweekly or monthly payment options.

Apply 24/7 at  
[www.sdffcu.org](http://www.sdffcu.org)

\*Annual percentage rate. On approved credit. Rates, terms, conditions subject to change.

### Announcing Mobile Money!

Secure. Convenient. Access to your S D F F C U accounts through any mobile device.

- View account balances
- View account transactions
- Transfer funds between your S D F F C U checking or savings
- Rest assured your information is safe and secure

To learn more, go to [www.sdffcu.org](http://www.sdffcu.org), log on to Virtual Branch, then select Self Service, and Mobile Money tabs. Follow instructions to begin your Mobile Money service!

**It's so easy. SIGN UP TODAY!**



## JANUARY FINANCIAL CHALLENGE

### Six Things To Do This Month

It's no surprise that January is a big month for making resolutions. These suggestions will make your life so much easier, that you're likely to keep them:

#### 1. Set up automated transfers to your SDFFCU savings account and PAY YOURSELF FIRST.

Get your funds into savings right away so they can begin earning dividends. It's money you will save and not be tempted to spend.

#### 2. Use SDFFCU FREE BILL PAY to automate your monthly mortgage payments.

You'll never have to worry about making your payment on time with our FREE BILL PAYMENT service. It's always a good move to take care of that big monthly payment worry-free BEFORE the due date.

#### 3. Automate credit card payments.

GET RID of your high interest credit cards and take advantage of our LOW RATE VISA cards with FIXED RATES and no surprises! Set up easy automated payments to your SDFFCU VISA and make payments a few days BEFORE the due date to protect your credit score.

#### 4. Get overdraft protection.

 Overdraft protection is available with either an established line of credit or by having our Courtesy Pay program in place. Make sure you can cover any accidental overdrafts with a direct transfer from your savings account, so you never have to worry again.

#### 5. Start saving NOW with a SDFFCU Holiday Account.

Be a cheerful Santa this year! If you contribute NOW on a monthly basis to a Holiday Club account, you will have worry-free funds available to you in November, when we send you a check for the balance to spend on the ones you love. Come in, call us at 800-973-3328, or send us a secured message via Virtual Branch to open a HOLIDAY CLUB account TODAY!

#### 6. Set up direct deposit.

Once you arrange to receive regular payments like your paycheck or Social Security and pension checks with direct deposit, you get immediate access to your money. It's time saving and convenient.

## MAXIMIZE YOUR TAX SAVINGS

### Contribute NOW to your IRA with automatic transfers to your accounts.

Open an IRA NOW and contribute on a regular basis automatically to save for your future. We offer several options for your individual needs. **START TODAY** to save for **TOMORROW**.

### Buy a home.

You may still be able to deduct your mortgage interest, property taxes and points paid on a home you purchase. Plus, if you live in your home at least two of the five years before you sell, you may not owe taxes on up to \$250,000 in profit (\$500,000 for a married couple filing jointly). Home loan rates and prices are still at a record low. **TAKE ADVANTAGE NOW before rates go up again!** SDFFCU offers a variety of Home Loans, including First Mortgages, loans for Investment Properties, Home Construction, and Home Equities. We have a loan to meet your individual needs.

### Make your Auto Loan with us Tax Deductible!

Apply for an Auto Equity Loan which offers the same competitive rates as our regular auto loan, with the added benefits of a tax deduction\* on your interest paid.

\*Consult your tax advisor. \$50 document fee for Auto Equity loans.

Get **FAST ONLINE LOAN APPROVAL 24/7** at [www.sdffcu.org](http://www.sdffcu.org)!



SAN DIEGO FIREFIGHTERS  
FEDERAL CREDIT UNION

[www.sdffcu.org](http://www.sdffcu.org)

4926 La Cuenta Drive  
San Diego, CA 92124

Access your accounts on weekends and holidays through  
our **SHARED BRANCHING** outlets.  
See [www.sdffcu.org](http://www.sdffcu.org) for locations!

Main Number/24-Hour Teller

(619) 283-5477

Loan Dept. Number

(619) 283-7026

Website Address

[www.sdffcu.org](http://www.sdffcu.org)

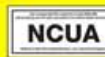
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Fax Number

(619) 283-7622

e-mail address

[sdffcu@sdffcu.org](mailto:sdffcu@sdffcu.org)



Your savings insured to \$250,000 through the NCUA, a U.S. government agency. All account rates, terms, and conditions are set by the Board of Directors and are subject to change.



### HOLIDAY CLOSINGS

MARTIN LUTHER KING DAY  
Monday, January 16

PRESIDENTS' DAY  
Monday, February 20

CESAR CHAVEZ DAY  
Friday, March 30