

Online banking enhancements scheduled

If you are not an SACU Online *Anytime*[®] internet banking subscriber, this is the time to sign up. Online banking users are already enjoying the benefits of recent enhancements, with others scheduled to roll out over the next few months. These enhancements are being implemented slowly so that we can help users learn to utilize the new options successfully.

October's phase one enhancements increase security to protect your account information. These include updated email alerts, account masking (revealing only part of your account number on your computer screen) and enhanced multifactor authentication (confirming identity using more than one method) when signing into your account. It also allows users to set up accounts to fit their individual needs, such as transfers to other members' accounts and other financial institutions without Member Service assistance. Other enhancements include:

- Download transaction information more easily into Quicken
- Set up and download account information online through mint.com
- Receive a temporary password by email

- Set up and receive SMS text alerts about your account
- Create a User ID other than your member number
- Create complex passwords with 8-20 characters (using numbers, letters and symbols)

Watch for information about phases two, three and four, which will bring additional enhancements in 2012, including remote deposit (scanning and sending a deposit without coming to SACU) and opening new accounts online. Details will be posted at sacu.com/NEW, as additional enhancements become available.

Check out our FREE enhanced online banking and bill payment options today.

US Savings Bonds are going paperless

Paper U.S. Savings Bonds will not be sold at SACU or other financial institutions after December 31, 2011. They also will not be available by mail order. You can buy and manage savings bonds electronically, at your convenience, through TreasuryDirect, located at treasurydirect.gov.

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FINANCIAL HIGHLIGHTS AS OF SEPTEMBER 30, 2011

TOTAL ASSETS:	\$ 2,948,591,205
TOTAL DEPOSITED IN ACCOUNTS:	\$ 2,072,593,982
TOTAL LOANS:	\$ 2,672,894,959

SACU

Skip-a-Payment program

Are you feeling strapped for cash this holiday season? SACU offers a Skip-a-Payment program throughout the year. Eligible members have the flexibility to skip one or two (non-consecutive) payments on qualified installment loans during a 12-month period. Some loan types, including mortgages, are excluded. An added bonus is that you can utilize the service **free of charge** if you make the request through **SACU Online Anytime®**. To see if you are eligible and to take advantage of this special offer, log in to SACU Online banking, click on *Options*, and then *Skip-a-Payment*.

SACU in our community

100% for United Way - 6th year

SACU is proud to say that 100% of its 670 employees pledged to United Way for the sixth year in a row. SACU supports United Way because its many agencies and programs provide assistance to a broad base of those in need in each community. The credit union donated a total of \$210,000 to United Way organizations in San Antonio and Houston; Seattle, WA; Greensboro, NC; Fairfax, VT; and Aurora, CO. Employees in each location are able to support the local charities of their choice.

Light the Night success

SACU had more than 100 employees and members participate in the South Central Texas Light the Night Walk to benefit the Leukemia & Lymphoma Society. The combined total they raised was \$11,798. Congratulations to these donors.

2012 education seminars - FREE member benefit

- January 19: Retirement Income Planning**
- January 31: Wallet Wisdom**
- February 7: Be Prepared for the Fall Semester - Making Sense of the Options**
- February 28: Understanding your Credit Report**
- March 27: Estate Planning Basics**

For more information, visit sacu.com or call 210-258-1801 or 1-800-234-7228 Ext. 1801. All seminars will be held at the SACU Headquarters at 6061 IH-10 West, San Antonio, TX 78201. *Start your new year off right and register today! Seating limited.*

Information is at your fingertips when YOU need it!

Convenient, automated services available by telephone, mail or Internet

SACU CashAnytime® Debit Card

Anytime access to your money through ATMs and MasterCard® merchants

PhoneLink® Financial services by phone
210-734-9121 or 1-800-678-SACU (7228)

Loan Connection® Loans by phone
210-258-1306 or 1-800-667-SACU (7228)

Manufactured Home Loans

mountaininsidefinancial.com
210-258-1150 or 1-877-475-6852

SACU job line SACU - Top Work Place 2011
210-258-1756 or visit sacu.com

Member Service Center

210-258-1234 or 1-800-688-SACU (7228)

Bank by mail

Attn: SACU Member Service Center/Mail Teller, P. O. Box 1356
San Antonio, TX 78295-1356

SACU cards – report lost/stolen

Debit card

Business hours 210-258-1234 or 1-800-688-7228
After business hours 1-800-472-3272

Credit card

24 hours / 7 days a week 1-866-839-3485

Available online services sacu.com



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Federally insured
by the NCUA

NCUA

FAFSA filing time nears

With education costs rising, competition is fierce for limited financial aid dollars, so the earlier you get your FAFSA (Free Application for Federal Student Aid) completed, the better chance you may have to receive assistance. Our education loan trusted advisors want to help you sort out the options in financing your education.

When federal financial aid just isn't enough, SACU has a private education loan, CU Student Choice, to fill the gap. The loan is available for undergraduates and for graduate students in certain fields as well. With zero origination fees, lower interest rates, easy online application and flexible repayment terms, it may fit your needs. Plus payment of principal AND interest is deferred while you are in school.

Visit SACU.StudentChoice.org, stop by any branch, or call 210-258-1987 or 1-800-234-7228 Ext. 1987 to learn more.

4th Year - SACU Bridge for U Scholarships

Members have the SACU Bridge for U Scholarship program available, designed especially for those who have completed two years of community college and have been accepted at a 4-year college or university. SACU is now accepting applications, and the postmark deadline is February 15, 2012.

Qualified full-time students who are also members in good standing at SACU for a minimum of one year are eligible. Each scholarship's total award is \$3,000, with \$1,500 payable at the beginning of the fall 2012 and spring 2013 semesters.

Online applications and details about qualifications are available by going to sacu.com, *member education* tab, then *interactive education*, or by going to the scholarship Web page, sms.scholarshipamerica.org/sacu. Scholarship winners will be notified in March 2012.

Annual meeting and Volunteer requests

The 77th Annual SACU General Membership Meeting is scheduled for 7 p.m. on Thursday, May 17, 2012. The meeting location and details will be announced in the March 2012 Seasons newsletter.

Volunteers: SACU periodically seeks Volunteers from our membership to help on committees and/or special task forces. Representatives from all generations are considered in our SACU Volunteer group to help meet members' diverse needs. If you have a desire to contribute your expertise to your financial cooperative, please submit a one-page resume which outlines your qualifications and contains a statement attesting your willingness to serve. This is your credit union – we invite you to participate.

Qualifications: Members qualify to serve who are of good character, at least 18 years of age, in good standing with the credit union and bondable. Applicants must also be able to devote time on a voluntary basis without pay.

Deadline: The deadline for receiving applications to be considered immediately is March 1, 2012. For more information, please call Donna Cochran at 210-258-1384 or toll free 1-800-234-SACU (7228) Ext. 1384.

Mailing Address:

SACU Executive Offices
Attn: Nominating Committee
P.O. Box 1356
San Antonio, Texas 78295-1356

ATM updates

Check our improved ATM locator at [sacu.com/contact us/ATMs & Branches](http://sacu.com/contact-us/ATMs-&Branches)

Removed

Manheim San Antonio
2042 Ackerman Road
San Antonio, TX 78219

Westlake's Theater 9
1255 SW Loop 410
San Antonio, TX 78227

Relocated

Texas A&M San Antonio
1 University Way
San Antonio, TX 78224

A word from your chairman

Franklin W. Burk



As 2011 comes to a close, we are grateful that SACU has had a very good year. Much of this is due to the fact that you have continued to rely on us for loans and for a secure place to deposit your money. We truly appreciate your continued confidence. We are pleased to tell you that your credit union is in solid financial condition.

One of the reasons that SACU is strong, safe and secure is because of the visionary leader who has guided our credit union for more than two decades. Jeffrey H. Farver, SACU Chief Executive Officer, started at SACU in 1990, in a time that the credit union was needing a new direction, and he provided that leadership. For 21 years, he has dedicated himself to helping our cooperative grow into the respected institution it is today.

Just as Jeff Farver has looked ahead to help SACU prosper over the years, he has taken the same care in working with the SACU Board of Directors to choose his successor. President Stephen S. Hennigan, SACU employee since 1993, will assume the additional title of SACU Chief Executive Officer in January 2012. Jeff and Steve have many values in common and have worked together successfully since Steve began working at the credit union in 1993. Your board joins me in assuring you that our cooperative will continue to be in excellent hands with this seamless transition of leadership. We are very grateful to Jeff for all he and his family have given to our cooperative, and we wish him well in his retirement. We welcome Steve and wish him well in his new role.

Again we close this year and reflect on our blessings. We have much to be thankful for, including the freedoms we enjoy. We realize daily the sacrifices our military men and women and their families are making as they preserve these freedoms; for those stationed overseas, we look forward to their safe return. The SACU Board of Directors and Supervisory Committee members join me in thanking you for your continued membership. We wish all of you a safe and happy holiday season and a prosperous New Year.

Important - mandatory IRA distributions

If you are age 70 1/2 and own a traditional Individual Retirement Account (IRA), you **MUST** begin taking Required Minimum Distributions (RMD) by April 1 in the year **after** you turn 70 1/2. If you do not, the IRS could assess a 50% penalty on the difference between the distribution amount that you should have taken and what you actually took.

For example, if you were required to take \$3,000 in a given year based on your RMD calculation but you only took \$1,000, you will pay a \$1,000 penalty (50% of the undistributed \$2,000). **You must withdraw future required IRA distributions by December 31 each year.**

If you have more than one traditional IRA, you must determine a separate RMD for each IRA. However you can total these minimum amounts and take the distribution from any one or more of the traditional IRAs.

SACU trusted advisors will be happy to assist you with your SACU IRA. Whether you own an SACU IRA or an IRA at another financial institution, be sure to check with the appropriate institution to see whether the required distribution has been made.

Please call the Member Service Center for more information at 210-258-1234 or U.S. Toll Free 1-800-688-7228.

Welcome new SEG!

Los Angeles Heights Neighborhood Association

Every member of the Los Angeles Heights Neighborhood Association is eligible for SACU membership, with access to all of the benefits, products and services designed to meet members' needs. Your business or organization can become an SACU SEG (Sponsor Employee Group) with no cost to your business! Contact Analisa Gonzales, Business Development, at 210-258-1854 or 1-800-234-SACU (7228) Ext. 1854.

Holiday closings

All SACU facilities will be closed in observance of the following holidays:

Christmas Eve - 1 p.m. close
Saturday, December 24, 2011

Christmas Day (observed)
Monday, December 26, 2011

New Years Day (observed)
Monday, January 2, 2012

Martin Luther King, Jr. Day
Monday, January 16, 2012

Presidents' Day
Monday, February 20, 2012

SACU wishes you and your family safe and happy holidays!

San Antonio branch locations

Main Branch
6061 IH-10 West

281/1604 Branch
1717 N. Loop 1604 East

3009 Branch
6050 FM 3009

Bandera Branch
8889 Bandera Road

Broadway Branch
901 N.E. Loop 410 at Broadway

Commercial Avenue
722 Rayburn (*Drive-Up Tellers*)

De Zavala Branch
12840 IH-10 West, Ste. 102

Fort Sam Houston Branch
2750 Stanley Road

Ingram Branch
6171 N.W. Loop 410

Kelly Branch
3006 General Hudnell Drive

McCreless Branch
4102 S. New Braunfels, Ste. 111

Medical Branch
8403 Wurzbach

Nacogdoches Branch
12921 Nacogdoches Road

Northwest Branch
14570 Huebner Road

Southside Branch
150 Southwest Military Drive

**SACU Branch
across from Toyota Motor
Manufacturing Plant**
15611 Applewhite Road

Windsor Branch
8047 Midcrown

Woodlawn Branch
1003 Bandera Road

SACU members save with Sprint!

Join the over 1.2 million credit union members nationwide that are already saving over \$124 million on their wireless plans! SACU is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- 10% off* most regularly priced Sprint individual service plans
- 15% off* most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Go to SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

Choosing long-term care

According to the U.S. Department of Health and Human Services ¹, about 70 percent of people over age 65 will require some kind of long-term care service. Plus, research shows that a substantial number of those who receive Long-Term Care insurance (LTCi) payouts do so as a result of illness or accident, not old age.

If being able to choose where and how you are cared for is important to you, it may be best to research LTCi. Most importantly, it can help you get the care you need without placing any hardship on your loved ones.

LTCi is not inexpensive – but, at a current national annual cost of nearly \$80,000², neither is nursing home care. Choose the coverage that meets the needs of your individual situation. Contact CUNA Mutual to speak to a protection representative that works with SACU members by calling 1-800-443-6003.

¹ National Clearinghouse for Long Term Care, U.S. Department of Health and Human Services, www.longtermcare.gov, November 19, 2008.

² The MetLife Market Survey of Nursing Home & Assisted Living Costs, October 2009, says that the annual cost for a private room is \$79,935.

CUNA Mutual Group is a marketing name used in connection with the long-term care insurance program promoted by CUNA Mutual Insurance Society. This insurance is not a deposit and is not federally insured or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation for CUNA Mutual.

LTC-1009-DACC (0511)

Get your retirement on track

The New Year is a great time to take stock of your finances. Whether you're just starting to plan or need to get back on track, your CFS* Financial Advisor at SACU is ready to review your investment portfolio and recommend a suitable plan to match your risk tolerance. It's never too soon to get on the path to a secure financial future!

There is no charge to review your portfolio or to create a financial plan. Gather up your most recent statements, and then call 210-250-1442 or 1-800-234-7228 Ext. 1442, or visit us at sacu.com to schedule your complimentary appointment today!

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. SACU has contracted with CFS to make non-deposit investment products and services available to credit union members.