

A PUBLICATION OF SACU

New Chip Cards Arriving Soon

If you have a credit or debit card with SACU, you will soon receive a new card featuring an encrypted chip that offers an additional layer of security for in-person purchases at chip-enabled terminals.

Members with credit cards will soon receive a letter with information about their new chip card, and should expect to receive their new chip-enabled credit cards in the coming weeks. For an added layer of security, your chip-enabled credit card will have a new card number and PIN, which will be mailed separately. However, rewards and cash back points will remain the same.

For members with debit cards, you will begin to receive additional information in a few weeks, followed by cards starting in the new year. Your debit card will also feature a new card number, but your PIN, rewards and cash back points will remain the same.

Using your new credit or debit card is simple. When at a chip-enabled terminal follow the instructions displayed on the terminal, insert the chip end of the card and leave it in the terminal until prompted to remove it.

You'll continue to use your card as before with retailers who do not have chip-enabled terminals, for online and over-the-phone purchases, and at ATMs and gas pumps.

When your card arrives be sure to update any automatic payments or accounts linked to the old card. To learn more about your new chip card, visit SACU.com\ChipCard.



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Federally insured by NCUA

FINANCIAL HIGHLIGHTS AS OF SEPTEMBER 30, 2015

TOTAL ASSETS:	\$ 2,772,293,547
TOTAL DEPOSITED IN ACCOUNTS:	\$ 2,082,089,443
TOTAL LOANS:	\$ 2,610,167,882

SACU

SACU is Easily Accessible

Online banking with SACU.com

Access accounts - deposit checks - pay bills

Mobile banking with GO™

Available for Apple, Android and Kindle Fire devices

Access accounts - deposit checks - SendMoney via PayPal®

Member Service Center

210-258-1234 or 1-800-688-SACU (7228)
sacu@sacu.com

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

Bank by Mail

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

Loan Connection® Loans by phone
210-258-1306 or 1-800-667-SACU (7228)
After hours loan apps: 1-866-705-9382

SACU Cards – Report Lost/Stolen

Debit Card – 210-258-1234
or 1-800-688-7228

After hours – 1-800-472-3272

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

Credit Card Inquiries: 1-877-767-6838

Manufactured Home Loans

1-877-475-6852 or
visit MountainsideFinancial.com

▶ Serve as a Volunteer Director – Application Deadline is April 1, 2016

Every year, SACU's membership elects volunteer directors to serve as their representatives. These representatives help SACU implement its member- and community-driven vision, which includes establishing programs to meet the credit and savings needs of consumers, especially those of modest means.

Our volunteers serve all our members. This is the distinctive difference between our cooperative and other financial institutions. Periodically, these positions are refilled with volunteers who serve on committees and special task forces.

If you're interested in serving, please submit a one-page résumé and a statement of your willingness to serve. You must be of good character, at least 18 years of age, and a member-partner in good standing who uses at least two SACU products. You must also be willing to devote time on a voluntary basis without pay.

We encourage diversity in our volunteers, no matter what your age or background. The deadline for submitting applications is April 1, 2016.

For an application, contact SACU Executive Support at 210-258-1384 or 1-800-234-SACU (7228) ext. 1384. Mail your completed application to: SACU Executive Offices, Attn: Nominating Committee, P.O. Box 1356, San Antonio, TX 78295-1356

We want to hear from you.

Visit us at SACU.com/Newsletter to tell us what you think.

Stay on Top of Your Account with Customized Alerts

Account alerts offer you custom notifications about account activities like account balance, account summary, ATM/debit card transaction, direct deposit, withdrawals and loan balance. These alerts are a convenient and secure way to stay informed of your account activity. You can receive alerts by email, mobile phone or both. And to protect your personal information, the alerts do not include account numbers.

To set up your account alerts, go to SACU.com, click *Banking Login* to log into online banking, then click *Account Alerts*.

If you're not enrolled in online banking, go to SACU.com, click *Banking Login*, and then go to *New Users Sign Up Here* to get started.

To learn more about SACU online banking, visit SACU.com/Conveniences.

Bridge for U Scholarship Applications Open

Up to seven \$3,000 scholarships will be presented through the Bridge for U Scholarship program. Our Bridge for U Scholarship awards students who are currently attending and plan to continue attending an accredited two- or four-year college, university or community college on a full-time basis for the upcoming academic year.

The applicant must be:

- a member, or child/grandchild of a member, in good standing with SACU since March 15, 2015 or earlier;
- a current post-secondary graduate with at least one semester completed within the last calendar year and must have a minimum GPA of 2.5 on a 4.0 scale;
- enrolled in a full-time course of study (at least 12 course hours per semester) at an accredited two- or four-year college, university or community college for the entire 2016-17 academic year and leading to an associate or bachelor degree.

Visit SACU.com/Scholarship for more information. Applications must be submitted by March 15, 2016.

Holiday Closings

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

Christmas Eve

Thursday, December 24, 2015

Christmas Day

Friday, December 25, 2015

New Year's Eve ~ 1 p.m.

Thursday, December 31, 2015

New Year's Day

Friday, January 1, 2016

Martin Luther King, Jr. Day

Monday, January 18, 2016

Presidents' Day

Monday, February 15, 2016

Managing Multiple Retirement Accounts? Simplify.

The average American changes jobs eight times during the course of a 30-year career. And frequently leaves their retirement assets behind with previous employers. That means a lot of Americans are managing their hard-earned money across multiple employers.

Consolidation of your retirement assets can:

- potentially help you save on annual maintenance fees by paying on only one consolidated account instead of paying on multiple accounts.
- let you diversify and rebalance in one portfolio.
- simplify required minimum distributions by allowing you to withdraw from one account instead of a variety of accounts.

You can roll over your old 401(k) account into an Individual Retirement Account (IRA) for more flexibility and more investment options.

Combine your retirement assets by scheduling an appointment with a CUSO Financial Services, L.P. (CFS)* representative today. You can meet with one of our CFS Financial Advisors at a San Antonio branch or by phone. Set up your appointment today. Call 210-258-1442 or 1-800-234-SACU (7228).

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.

2015 Tax Notices ~ Enroll in Online Statements and Notices by **December 31**
to get convenient online access to your 2015 SACU tax notices.

Simply go to SACU.com, click *Banking Login* to log into online banking, then click *Settings* to enroll.