

## Short-term Loan Alternative Coming Soon to SACU

Later this year SACU will introduce a short-term, small dollar loan you can access for unexpected expenses or when you need a little help making ends meet.

Serving as an affordable alternative to other short-term loans, this new program will give you access to money from the convenience of GO, the SACU mobile banking app, on your phone or mobile device. There's no need to wait to apply for the loan. Funds will be transferred to your checking account right away for you to use, at significantly lower fees than other short-term loans. The loan offers a longer amount of time to repay – a few months instead of just a few weeks – than similar programs, helping break the cycle of short-term debt and assisting members on the journey to become financially healthy.

Visit SACU.com in the coming months for more information and to learn how this new loan program could benefit you and your family.

## GreenPath

GreenPath Financial Wellness is a nationwide, non-profit financial counseling and education organization that we have partnered with to provide our members with access to one-on-one financial counseling, debt management services and financial education tools.

GreenPath has been empowering people to lead financially healthy lives since 1961.

Through SACU's partnership with GreenPath, you have access to financial experts and resources:

- Holistic financial counseling
- Debt management plans
- Credit report reviews
- Housing counseling
- Student loan counseling
- Financial education and online tools

For more information, call 877-337-3399 or visit [GreenPathREF.com](http://GreenPathREF.com).

New look and new features are here.  
Bank on the GO anytime, anywhere.



Search SACU in the App Store or Google Play to download GO, the SACU mobile banking app.

### Board of Directors

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Federally insured by NCUA

## FINANCIAL HIGHLIGHTS AS OF MARCH 31, 2016

TOTAL ASSETS:	\$ 2,789,109,570
TOTAL DEPOSITED IN ACCOUNTS:	\$ 2,093,364,646
TOTAL LOANS:	\$ 2,649,876,475



## SACU is Easily Accessible

### Online Banking

Access accounts - track financial goals - pay bills - and more

To get started: Go to SACU.com and click Banking Login then New Users Sign Up Here.

### Mobile Banking

Deposit checks - pay bills - access accounts - and more

Available for Apple and Android devices.

To get started: Search SACU in the App Store or Google Play and download GO, the mobile banking app from SACU. Login using your online banking user ID and password.

### Member Service Center

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

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

### Bank by Mail

P. O. Box 1356  
San Antonio, TX 78295-1356

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

### SACU Cards – Report Lost/Stolen

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

After hours – 800-472-3272

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

**Credit Card Inquiries:** 877-767-6838

### Manufactured Home Loans

877-475-6852 or  
visit MountainsideFinancial.com

## Better Budgeting in 3 Steps

From: GreenPath University

Whichever method or tools you use, the three steps to develop a monthly budget are always the same.

**Step 1 - Determine Monthly Income.** It is important to include all sources of income. Use net income, which is the amount of money you receive after taxes and other deductions. Once you become comfortable managing your money on a monthly basis, you may want to consider a six-month plan and then work up to a yearly budget.

**Step 2 - Identify High-Priority Bills.** Examples include a mortgage or rent payment, basic utilities, auto payment, and insurance premiums. These payments are generally fixed, and you are expected to pay them every month. Some bills, such as insurance, are paid periodically. For this type of bill, budget by dividing the amount of the expense over the appropriate number of months (i.e. a quarterly payment would be divided over 3 months).

**Step 3 - Estimate Other Expenses.** After subtracting the priority bills from your net income, ideally you will have money left for other important items, such as groceries, gasoline and credit cards. Try your best to estimate these amounts and track your expenditures to monitor the accuracy of your estimates. Comparing your estimates to how much you actually spend will help you adjust your budgeting amounts for the next month.

A word of warning: Most people are surprised at the amount of money they spend on unnecessary items. It's important to set aside funds to cover the high priority bills first. Try to allocate a reasonable amount of money for miscellaneous expenditures, such as dining out and entertainment. For example, if you've been spending \$100 per month on dining out, consider allocating only \$50 in your budget. Once you spend your allocated amount, don't spend any more in that category. It takes discipline, but is well worth it. The money you save can go toward building up your emergency savings account, paying down your debts, saving for retirement or even paying for a vacation.

At first it may be challenging. You're changing your mindset and attitude toward money, but the longer you do it, the easier it becomes.