

ATM & Debit Card Safety

ATM and debit cards provide a fast, easy way to get cash, make purchases and conduct a variety of account transactions. To enjoy the many conveniences debit offers, make protecting your ATM or debit card a priority. Here are some important safety tips:

ATM/Debit Card

- Treat your card like cash. Keep it in a safe place.
- Keep your personal identification number (PIN) a secret and block the view of others when entering your PIN.
- Do not disclose card information over the phone to anyone. No one needs to know your PIN, not even your financial institution.
- Never disclose information about your card in response to an unsolicited email or request.
- Make sure internet shopping sites are secure, such as checking that a web address begins with "https."
- Report a lost or stolen card at once.
- Carefully review your account statements for unauthorized transactions.

At the ATM

- Observe the ATM's surroundings before approaching a walk-up ATM. If anyone or anything appears suspicious, cancel your transaction and leave the area at once.
- If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready to use. Do not let anyone see how much money you withdrew, and never count your money at the ATM.
- Never allow a stranger or anyone else to assist you or enter your PIN while conducting an ATM transaction, even if you have trouble or your card is stuck.
- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount. Block the view of others when using a card scanner terminal in a store.
- Look for possible fraudulent devices attached to the ATM. If the ATM looks different or appears to have any alterations or attachments to the card slot or PIN pad, do not use it. If you are prompted to enter your PIN twice, or if you notice unusual messages on the screen, go to another ATM.
- When using a drive-up ATM, keep the doors locked, windows up and engine running when waiting in line. Leave enough room between cars to allow for a quick exit if necessary.
- If anyone follows you after you complete your ATM transaction, go immediately to a crowded, well-lit area and call the police.
- Be sure the transaction is complete and you get a receipt before leaving.
- If you receive cash back, put it away before leaving the terminal.

Maxed Out on Your Retirement Plan? Consider Fixed Annuities

If you've maxed out your retirement plan but are still concerned about your finances when you stop working, fixed annuities may be your answer. Annuities may be able to help fill the gap and offer you more confidence as you move toward your retirement years.

Annuities are similar to other retirement options. They're designed to be long-term investment vehicles where the funds grow tax-deferred until you begin taking distributions.

One advantage of annuities is that there's no limit to how much you can invest. And because contributions are made with after-tax dollars, you'll only pay taxes on the earnings.

Like a qualified retirement plan, a 10% tax penalty may be imposed if you withdraw from an annuity before age 59½. You may also incur a surrender charge if you take an early withdrawal and you are within the surrender period. However, many companies allow some options for limited withdrawals or distributions without incurring a charge.

Annuities can create a lifetime income stream for you and your family. They can help you maintain your independence by covering long-term care expenses so you can stay in your home.

Annuities are not tax-deductible, that's why they're recommended after you've maxed out your other qualified plans. They can supplement your retirement plan, which could help make this new phase in your life more relaxing and comfortable.

SACU offers the Great American "American Legend III" fixed index annuity. It has an A.M. Best financial strength rating of "excellent" and includes:

- Downside protection that protects your principal from market downswings.
- Upside potential, so you can earn interest up to a stated maximum cap each year.
- A flexible premium so you can add additional funds to your contract at any time.
- Access to your money, including lifetime income options.

The SACU Investment Center through CUSO Financial Services, L.P. (CFS)* can help you learn more about annuities and other strategies to set you up for a stronger financial future. 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).

*Insurance products and services are offered through CUSO Financial Services, Inc. ("CFS"). 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 licensed through CFS. The credit union has contracted with CFS to make certain insurance products and services available to credit union members.

Fixed and Fixed Index Annuities (Commonly referred to as Equity Indexed Annuities or EIAs) are long-term financial products designed for retirement purposes. Withdrawals taken prior to 59½ are generally subject to a 10% federal income tax penalty. Withdrawals in excess of permitted free amounts are subject to a declining withdrawal charge schedule. Certain Fixed Annuity products may not be available in every state and policy provisions may vary from state to state. All guarantees are subject to the claims-paying ability of the issuing insurance company. Returns for Fixed Index Annuities are typically tied to a percentage of the return of a stock market index such as the S&P 500. Cap rates and other limitations may apply. Minimum guarantees for Fixed Index Annuities may not be applied until after the end of the annuity's surrender charge period. Please refer to the policy for actual governing contractual provisions. A financial professional can provide cost information for complete details.

SEASONS

SEPTEMBER
2015

A PUBLICATION OF SACU

Chip Cards Offer Additional Security

In late 2015, new credit and debit cards with chip technology will be introduced. These chip cards provide additional security for in-person purchases when used at a chip-enabled terminal.

When you insert your new card into a chip-enabled terminal, the chip is scanned and creates an encrypted, one-time use code that sends purchase transaction information to SACU. The code is virtually impossible to counterfeit and helps reduce in-person fraud.

If you have existing credit or debit cards, you'll be receiving your new cards starting in late 2015. The card number and PIN for your new cards will change. However, rewards and cash back points will remain the same and your new PIN will be mailed to you separately.

Visit SACU.com/ChipCard to learn more.

SACU Chip Cards

The chip card changes the way you use your card when shopping:

- 1 Insert the chip end of the card face-up into the chip-enabled terminal.
- 2 Leave the card in the terminal and follow the on-screen directions.
- 3 Remove the card when prompted and take your receipt. (You may need to sign for your purchase or enter your PIN.)

SACU



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FINANCIAL HIGHLIGHTS As of June 30, 2015

TOTAL ASSETS:	\$ 2,806,599,822
TOTAL DEPOSITED IN ACCOUNTS:	\$ 2,105,093,529
TOTAL LOANS:	\$ 2,584,701,759

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

Houston Branch

Fallbrook Branch

8921 N. Sam Houston Parkway West
281-517-8850

HOURS:

Monday - Thursday 9 am - 5 pm

Friday 9 am - 6 pm

Saturday 9 am - 1 pm

DRIVE-UP TELLERS:

Monday - Friday 8 am - 6 pm

Saturday 9 am - 1 pm

Seven Students Receive Bridge for U Scholarships

SACU is proud to congratulate the seven recipients of the 2015-2016 SACU Bridge for U Scholarships. The scholarship assists SACU members, their children and grandchildren as they move from a two-year community college to a four-year college or university. We are honored to help these deserving students further their education and take charge of their futures.

“There are many traditional opportunities to obtain funds for four-year college programs,” Debs McCrary, SACU Board Member, says. “Our Bridge for U Scholarship takes a different approach to award students completing their higher education by starting at a two-year college and moving to a four-year college or university.”

Each scholarship is \$3,000, totaling \$21,000 for the 2015-2016 school year. Scholarship winners are:

- **Bradley Isensee** of Houston, who will be attending Texas A&M University at College Station, majoring in finance.
- **Alex Bi** of San Antonio, who will be attending the University of Texas at Austin, majoring in electrical engineering.
- **Jaelyn Gregoire** of San Antonio, who will be attending the University of Texas at San Antonio, majoring in psychology.
- **Hailey Noble** of San Antonio, who will be attending Texas A&M University at College Station, majoring in animal science.
- **Mickala Oakes** of San Antonio, who will be attending the University of Texas at Austin, majoring in government-criminal justice.
- **Matthew Randal** of San Antonio, who will be attending the University of Texas at San Antonio, majoring in biochemistry.
- **Rachel Wenzlaff** of San Antonio, who will be attending the University of Texas at Austin, majoring in journalism.

The Bridge for U Scholarship has awarded more than \$140,000 since the program began in 2009. The 2016-2017 scholarship applications will be available on November 15, 2015. Watch for details in this newsletter and on SACU.com

Online Banking Upgrades Allow You to Do More, On Your Terms

Starting September 15, you'll enjoy new features that allow you to do more online, offering greater convenience and peace of mind. You'll be able to:

- Manage all your SACU accounts with a single online banking log in. Toggle seamlessly between accounts with one log in, instead of juggling multiple user IDs and passwords.
- Access a wider range of account statements, account and tax notices, and more. View up to 36 months of statements and notices online, and print out what you need, eliminating unnecessary paper.
- Open additional savings, checking, money market and competitive rate share certificates. Open additional accounts directly from your computer or tablet and save yourself a trip to the branch.

To enroll in Multi-Account Access, Online Statements and Notices, or to open additional accounts, log in to online banking today.

If you're not enrolled in online banking yet, go to SACU.com, click BANKING LOGIN then New Users Sign Up Here.

Visit SACU.com/Conveniences to learn more.

Holiday Closings

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

Labor Day

Monday, September 7, 2015

Columbus Day

Monday, October 12, 2015

Thanksgiving Day

Thursday, November 26, 2015

Good Practice – Review Your Statement Monthly

Every month, it is good practice to review your statement for a number of reasons, including checking for any irregularities in your electronic transfers. Should you believe that an error or omission has occurred with your account, here's some useful information.

In case of errors or questions, you can email us at sacu@sacu.com, telephone us at 210-258-1234 or U.S. toll free 1-800-688-7228 or write us at the Member Service Center, P.O. Box 1356, San Antonio, TX 78295-1356.

If you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt, contact us as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. SACU wants to respond to your questions in a timely manner.

Tell us your name, the first six (6) digits of your account number (if any) and a daytime telephone number. Describe the error or the transfer you are unsure about, including the dollar amount of the suspected error, and explain as clearly as you can why you believe it is an error or why you need more information.

If you tell us verbally, we may require you send us your complaint or question in writing within 10 business days. Within 10 business days after we hear from you, we will determine whether an error occurred and will correct any error promptly.

If we need more time, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provisionally credit your account.

For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide there was no error, we will send you a written explanation. If we decide that no error occurred, you may ask for copies of documents that we used in our investigation to make our determination.