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inSight

A PUBLICATION OF YOUR SAN BERNARDINO SCHOOL EMPLOYEES FEDERAL CREDIT UNION



Need Help Paying Taxes?

Do you owe property taxes or income taxes? SBSEFCU is proud to introduce our new, low cost, **Tax Loan**. It's a cheaper alternative to paying interest and penalties associated with late tax payments.¹ Avoid tax penalties now with a low rate, 6% APR* loan for a maximum loan amount of \$5,000 and a manageable repayment term of up to 12 months. Apply online today at www.sbsefcu.org. Offer expires May 31, 2012.

File Taxes Using TurboTax Online



Did you know you can file your taxes using TurboTax Online right from SBSEFCU's Home Banking?

When you log in click on the **My TurboTax** tab located on the center of the top bar to get started. When you use TurboTax Online with SBSEFCU you can:

- Complete your taxes right from Home Banking
- File with a Free Edition or take advantage of a 15% discount on paid federal editions
- Receive step by step instruction and guidance

Buying A Car? Need Help Covering Car Expenses?

After you've decided to buy a new or pre-owned car, financing your loan at SBSEFCU is your first step to saving money. Ease into your new car expenses with a low cost loan to cover your car insurance, vehicle registration and related costs. Borrow up to \$2,500 at a low 6.99% APR³ with an easy repayment term of up to 12 months. You can also take advantage of this program to cover these expenses on your current vehicle.

Now you can drive away with low cost financing for all your auto-related needs! Apply online today at www.sbsefcu.org.

FOR TEACHERS ONLY

Low Cost Exclusive Teacher Loan

SBSEFCU is proud to offer a special Teacher Loan designed to provide teachers with extra cash to cover everyday teaching supplies and out of pocket expenses. Borrow up to \$1,000 at a very low rate of 8.99%APR* with flexible repayment terms of up to 12 months. Apply online today at www.sbsefcu.org. Hurry, this offer expires June 30, 2012!





Debbie Barrera, President/CEO

President's Note:

The Bank Transfer Day of November 5, 2011 led by consumers became a revolutionary beginning for credit union membership growth! Credit unions welcomed over 650,000 new members into the credit union movement. There was an estimated \$4.5 billion plus in new deposits that flowed into credit union share and share draft accounts.

The credit union membership surge began with Bank of America's announcement in late September that it would begin charging many of its debit card customers a \$5 monthly fee. This presented an opportunity for credit unions to share the many benefits of credit union membership!

Credit unions are a proven solution in today's financial services! Through the past few years of economic despair, credit unions have fared much better than other financial service providers. That success can be directly attributed to the philosophy and commitment that has enabled credit unions to weather the recession, retain member respect, and be recognized by the media, financial advisers, and executive branches of government.

The credit union philosophy and the character demonstrated when granting credit are the foundation of the credit union movement. As democratically controlled cooperatives, a credit union business model calls for equitable treatment and quality service(s) for members, good returns on deposits, and lower interest rates and fees than those available at for profit institutions.

We encourage you to invite your co-workers and family members to join the membership of SBSEFCU. Becoming a member-owner of a strong financial credit union will provide a lifetime benefit. – "A Future You Can Count On".

Cut your Auto Insurance up to 20%

Did you know that as an SBSEFCU member you are entitled to special rates for your auto insurance needs? You could save up to 20% and you might not need to switch from your current insurance carrier.



SBSEFCU has partnered with Sawyer Cook Insurance in Redlands. Sawyer Cook has been serving the Inland Empire since 1924 and has been a credit union partner for many years.

To get a quote and compare rates call Debi Gillmaster at 909-435-0055 or go online at www.sawyercook.com.

Be sure to mention you're an SBSEFCU member to get any discount applied.

Why Throw Away Your Money? Save with Sprint!



Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new an 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 part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today?



SBSEFCU Annual Meeting

Date: Monday, January 30, 2012 (Office closes at 4pm) Time: 5:00pm

Location: SBCUSD Community Room, 777 North F Street, San Bernardino, CA 92410

Not all members will qualify for loans and credit union offers. Certain fees, conditions and restrictions may apply and are subject to change. Call (909) 882-2911 or go to www.sbsefcu.org for more information.

¹ Funds will be disbursed directly to the tax office (i.e., IRS/County Tax Assessor). Member must provide an invoice or verification of amount owed and to whom.

² Applicant's name must appear on the vehicle registration, insurance and smog certificate. Must provide copy of vehicle registration, insurance invoices, and copy of smog certificate. Funds will be disbursed directly to the DMV and/or insurance company. Regular underwriting criteria applies.

³ A non-refundable \$20 application fee must be paid at the time of application. Must have direct deposit with a minimum deposit of \$200. Must have a minimum 90 day membership and be in good standing. Payment must be made via direct deposit. Approximate monthly payment of \$88.00

BOARD OF DIRECTORS

- Jim Marinis, Chairman
- Jess Cisneros, Vice Chairman
- Charlie Slaton, Treasurer
- Del Bryant, Secretary
- Melissa Anderson, Director
- Brad McDuffee, Director
- Ethel McAfee, Director
- Linda Bardere, Director
- Denise Perez, Director

SUPERVISORY COMMITTEE

- Diane Pearce, Chairperson
- Carlene Simmons
- Marcia Mulvaney

DIVIDEND NEWS 4th Quarter 2011

TYPE OF ACCOUNT	MINIMUM TO EARN DIVIDEND	VARIABLE DIVIDEND RATE*	APY*
Regular Shares	\$25 - \$2,500	.05%	.05%
	\$2,501 - \$5,000	.10%	.10%
	Above \$5,001	.10%	.10%
Christmas Club	\$0	.10%	.10%

For rate information on our new and improved Honors Money Market product and other Share Savings and Term Share Account rates please visit our web site www.sbsefcu.org and click on Get Rates.

*APY is the abbreviation for Annual Percentage Yield. Dividend Rate and APY may change after the account is opened. The APY is accurate as of the last dividend declaration date of 09/21/11. Fees may reduce earnings on the account. Contact a Credit Union Representative for further information about applicable fees and terms.

2012 HOLIDAYS OBSERVED AND SPECIAL DATES

New Year's Day-closed in recognition of holiday
Monday, January 2

Dr. Martin Luther King, Jr. Birthday
Monday, January 16

Annual Meeting
Monday, January 30

President's Day
Monday, February 20

www.sbsefcu.org

OFFICE LOCATION 2441 North Sierra Way

BRANCH HOURS OF OPERATION Monday – Friday 10:00am-5:00pm

PHONE NUMBERS (909) 882-2911 Fax: (909) 881-4162

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