

# The Credit Union Reporter

## A place of safety in troubled financial times

This has been one of the most tumultuous years that the financial world has ever seen. Banks are failing and rumors of impending doom are everywhere. Now, more than ever, your credit union is the best place for you to place your trust and your hard-earned savings. Our equity ratio is nearly double the level required to be considered "well-capitalized". We have never offered subprime mortgage loans and our overall delinquency ratio is significantly under average. All accounts are insured by the NCUA for at least \$100,000. This fund is separate from the FDIC and remains fully funded. To learn more about the insurance coverage on your savings please use this link: <http://www.ncua.gov/ShareInsurance/Index.htm>. In addition, our staff is ready to answer any questions you may have. We are pleased to have been your financial partner for nearly 75 years and look forward to serving you for many years to come.

## Buy Green-Save Green!

For a limited time we are offering a 0.20% discount on all vehicles that are listed as SmartWay or SmartWay Elite by the EPA. You can save an additional 0.30% by taking advantage of our pre-approval service bringing your final rate to as low as 4.79% APR! Take up to 60 months to pay. Not sure where to find the best deal? Contact our partners at Enterprise, Autoland, or IFMA to get the best price and the best service.



**McClatchy Employees Credit Union will be closed on Thursday and Friday, November 27 and 28 for Thanksgiving, on Thursday, December 25 for the Christmas holiday, and Thursday, January 1, 2009 for New Years Day. Please call or stop by early if you will need any services around these holidays.**



## The 4% share certificate is back!

We are pleased to announce the return of the 4.0% APY share certificate. Earn this great rate for 6 months with a minimum deposit of \$1,000. Funds must be new to McClatchy Employees Credit Union and members are limited to a total of \$75,000 in certificate balances. Hurry, this offer ends on October 31, 2008!

## Not a member? It's easy to join!

Credit union membership is open to all employees of the McClatchy company across the United States. With payroll deduction and our QuikDraw service it's like we're right next door. We invite you to take advantage of our excellent rates and service by becoming a member today. Visit our website at [mcclatchyecu.com](http://mcclatchyecu.com) for more details.

Any member who has five or more years of service with the McClatchy company is now eligible to keep their account even if they leave the company. We offer a wide variety of repayment options for your loans including direct transfer from your checking account. You can easily access your shares through our QuikDraw service. Also, please be sure to notify us of any changes in your address. That way your mail from the credit union will arrive on time and at the correct location.



Each October we join with credit unions world wide and celebrate our valued members during International Credit Union Day. Please join us for refreshments in Fresno on Tuesday, October 21st, and in Sacramento on Thursday, October 23rd.

## How to contact us:

Sacramento: (916) 321-1780  
Fresno: (559) 441-6189

e-mail: [creditunion@mcclatchy.com](mailto:creditunion@mcclatchy.com)  
web: <http://www.mcclatchyecu.com>  
Open 8:00-4:30 Monday-Friday