


Think Inside the Box.

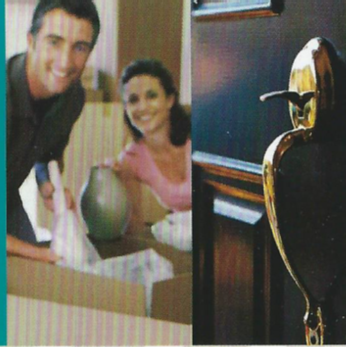
Moving in, moving up, or refinancing –
Our 3/1 or 5/1 ARM makes it easy!



San Diego
Metropolitan
Credit Union

Earning your trust. Building your future.

For a Home Loan Packed with Extra Savings, Look into Our 3/1 or 5/1 Adjustable Rate Mortgages.



Earning your trust. Building your future.

P.O. Box 719099
San Diego, CA 92171-9099

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PERMIT NO. 825
SAN DIEGO, CA

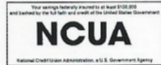
With an ARM loan from METRO, home ownership is about to get a lot more affordable – and stay that way, too, for years to come! Whether you're **purchasing a home or refinancing** the one you're in, our **30-year 3/1 or 5/1 ARM** lets you:

- Lock in a **low fixed rate** for three years or five years
- Enjoy payments that are lower than you thought might be possible
- Conforming loans up to \$417,000
- JUMBO loans \$417,000+

NO SURPRISES

After the initial fixed-rate period, rates will adjust every year according to the standard financial index. So three years or five years from now, you can still count on a rate that's in sync with prevailing home-loan interest.

**Start unpacking the savings today! Call or stop in for
an application, or apply online at www.sdmcu.org.**



619.297.4835
www.sdmcu.org

Please note: APR= Annual Percentage Rate. Rates and terms effective 2/5/08 and are subject to change without notice. Special information for ARM loans: The Annual Percentage Rate, interest rate and payment are subject to increase after the initial amortized period and may change each subsequent adjustment period due to market-driven changes to the one-year LIBOR Index. Example: Payments on a 3/1 ARM with a start rate of 5.25% (APR = 5.575%) would be \$1,656.61 for 36 months, followed by 324 payments of \$1,721.92; payments on a 5/1 ARM with a start rate of 4.875% (APR = 5.305%) would be \$1,587.62 for 60 months, followed by 300 payments of \$1,709.30 each assuming a 30-year ARM at 80% LTV for \$300,000.



Send Us Your Mother-In-Law.

And your friends, neighbors,
and other relatives, too.



THINK OUTSIDE THE BANK

Get **\$25** For Every
New Member You Send Our Way!

Share the Benefits of Pacific Marine Credit Union.

Introduce your relatives and friends to Pacific Marine Credit Union **between now and January 31, 2015**, and say hello to some extra cash. For each new member you refer to us, we'll deposit \$25 directly into your existing PMCU account.

It's a Win-Win-Win Situation.

In addition to you getting money and us getting new member, your friends and relatives will receive a box of FREE checks when they open a checking account.

New members will also get .10% higher rates on Share Certificates, and .10% reduced rates on new or used auto loans. These offers are good only at the time of account opening, and are not transferable.



Tell a Friend or Two or Twenty.

Make your mother-in-law happy – and yourself a little richer. Just print your name and phone number on the form below and give it to your friend or relative. When they bring it to a branch and open a qualifying account, you'll receive \$25!

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PERMIT NO. 825

\$\$\$ Get 25 Bucks — Refer a Friend, Neighbor, or Relative Today! \$\$\$

- 1 Print your name on the line that says, "Referred By" and mark the box next to the account where you'd like us to add \$25.
- 2 Have your friend or relative print his or her name on the appropriate line.
- 3 When that person brings this form to Pacific Marine and opens a qualifying new account with us, we'll deposit \$25 into the account you've indicated on this form.

Friend / Relative's Name

Referred By

Phone Number

Existing Account to be Credited: ☐ Checking ☐ Savings

For additional forms, visit a branch office or log on to our website and print out as many as you want!



THINK OUTSIDE THE BANK

(800) 736-4500 • www.pmcu.com

Membership now open to all San Diego and San Bernardino county residents.

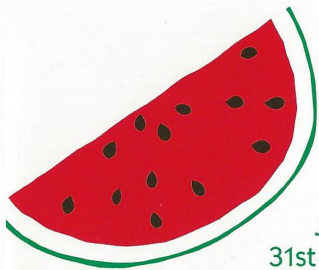
Some restrictions apply. New member must qualify to open an account, all loans on approved credit. Rates vary based on creditworthiness of the applicant. This form must be presented when the Pacific Marine account is opened. As soon as the new account is opened, \$25 will be credited to the referring member's accounts. Referring member's name must be on the form in order to properly credit account.



**This summer take a
slice out of your
monthly car
payment.**



SDTCU
San Diego Teachers' Credit Union



**Refinance your vehicle loan
before July 31st, and enjoy
"cut" rate interest.**

Just apply between now and July
31st to refinance your vehicle loan
with us, and you'll enjoy a loan rate
reduced 1/2% for this special promotion.

Even better, we're also offering a 1% rebate on
vehicle refinancing. For instance, if you are approved
for a \$10,000 loan, we'll give you \$100 back. You can
pocket the cash or have it applied to your loan or
credited to your SDTCU checking or savings account.

A Mouth Watering Deal!

With terms up to 60 months and interest as low as
10.4%, your monthly car payments could soon be
refreshingly low. For your refinancing application,
drop by our office or give us a call at 491-3500.

All account rates, terms and conditions are set by the Board of Directors and are
subject to change.

Please note: Recreational vehicle refinancing also qualifies for the 1%
rebate; however, current rates will apply. Vehicles presently financed
through SDTCU are excluded from participating in this program.



San Diego Teachers' Credit Union

4470 Park Boulevard, San Diego, CA 92116
8131 Allison Avenue, La Mesa, CA 92041
5901 Balboa Avenue, San Diego, CA 92111
(619) 491-3500



San Diego Teachers' Credit Union

P.O. Box 34606
San Diego, CA 92163-4606

Bulk Rate
U.S. Postage
PAID
San Diego, CA
Permit No. 1028



The **Other** **Bread Department** at **Stater Bros. Markets!**

Get Fast Cash
Close To Home.



Check out the **ATM** inside your **Stater Bros. Market.**

It's Safe, Secure, and Close to Home.

Whether you call it “bread” or “a few extra bucks,” now you can get quick cash at the same place you shop for groceries. And you can do it with peace of mind, even after the sun goes down.

You'll find an ATM at just about every Stater Bros. location.

- Get cash fast – day or night
- Enjoy the safety and security of a public place
- Pick up groceries while you're there!



One stop shopping - get cash close to home!

When you need a little extra dough, just stop by the ATM at your local Stater Bros. Market. Here's where you'll find your neighborhood ATM:



PSRT STD
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PERMIT #50
WALNUT, CA

A smart new way
to foot the bills.

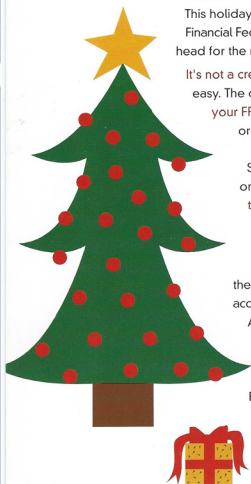
Use your ATM/Check Card for holiday Shopping and Win extra cash to boot!

Huge Convenience In A Card No Bigger Than A Stocking Stuffer.

This holiday shopping season, we invite you to tuck your Financial Federal ATM/Check Card into your wallet and merrily head for the malls.

It's not a credit card, but paying for purchases with it is just as easy. The difference is the funds are deducted directly from your FFCU Checking Account. No need to write a check or carry cash. Just present your ATM/Check Card for payment, sign the receipt and be on your way. Some merchants may ask you to select "credit" or "debit". Always choose "credit" to avoid any transaction fees.

Shop uptown, downtown or out-of-town. Your ATM/Check Card is accepted at more than 13 million locations worldwide, anywhere the MasterCard logo is displayed. And for easy and accurate record-keeping, your monthly FFCU Checking Account statement details all your purchases, listing merchant, date and amount. You can even check your purchases before receiving your statement through FFCU's On-Line Banking at www.finfed.com.



Disclosure: ATM/Check Card: There must be enough funds in your FFCU Checking Account or overdraft to cover the purchases. Drawings: Drawings will be held weekly on each Monday beginning November 10th and ending December 29th at 440 Beech Street, San Diego at 4:00 p.m. You need not be present to win. Cash prizes will be automatically deposited to the

Use It. And You Could Sock Away Some Extra Cash!

Each and every time you use your ATM/Check Card this holiday season, your name will be automatically entered in a weekly drawing for a \$50 cash prize. There will be five drawings per week, for eight weeks, totaling forty \$50 cash prizes. The more you use your ATM/Check Card for shopping between November 1st and December 28th, the more chances you have to win and stuff your own stocking with cash.

'Tis The Season To Give Your ATM/Check Card A Try.

If you haven't already used your ATM/Check Card, simply sign the back of the card and call (619) 687-5296 to complete the activation process using a touch-tone phone. To request a new Financial Federal ATM/Check Card, just call (619) 233-3101 for an application or stop by any FFCU branch.

Begin using your card right away to order Johnny's train set from a catalogue or ship Aunt Helen's fruitcake. You can even buy your Christmas tree or fill your gas tank to finish up holiday shopping. The more you use your ATM/Check Card, the better your chances of winning some extra cash and gaining a real foothold on a new kind of convenience.

Happy Holidays!



winner's FFCU Checking Account unless special individual circumstances warrant FFCU issuing a check. Anyone (FFCU member) 18 years of age or older may enter the drawing. No purchase or account participation is necessary to enter and win. FFCU employees, Board of Directors, volunteers and their immediate family members are not eligible to enter.