

Complying with the USA PATRIOT ACT

To comply with the act, we are required to ask new and existing members for identification prior to opening new accounts, adding individuals to existing accounts, and for some transactions such as wire transfers and ACH.

In order to verify the identity of the member, we will request a non-expired government issued identification evidencing nationality or residence and bearing a photograph or similar safeguard.

We acknowledge that some new members will not have a non-expired government issued photo ID card. In those instances we will accept one of the following:

- Statement from a prior financial institution with present address **and** current utility bill with name and present address **and** a social security card.
- Non-expired government issued photo ID from a relative and proof of relationship (e.g., marriage certificate for spouse, birth certificate for parent/child, etc.) **and** a social security card.
- Expired government issued photo ID **and** current utility bill with name and present address **and** a social security card.
- Employer's ID with photo and number **and** current utility bill with name and present address **and** a social security card.
- Current school photo ID **and** a social security card.

The 15 Year Step Loan

Three Great Rates...One Great Loan

The adjustable loan that takes the worry out of wondering what your rate will be each month.

- 5.50% APR for years 1 - 5
- 6.00% APR for years 6 - 10
- 6.50% APR for years 11 - 15

Talk to one of our loan officers today to take advantage of this great loan.



Certain terms and conditions apply. Ask for details.

The following fees will be in effect February 1, 2005.

- \$5.00 —Excessive Withdrawal from share-savings (after 4 per month)
- \$35.00 —Skip-a Pay convenience fee
- \$2.00 —Transactions at non-CO-OP Network ATMs

Have You Tried Quick Transfer?

When you need to transfer money between your accounts quickly and easily just log on to Virtual Branch and use the **Quick Transfer** feature at the bottom of the Account Summary screen. Instead of switching back and forth between screens to do your transfer then check account balances, you can do it all on one screen.

Just specify the amount and the From and To accounts then click Submit. You'll see the account balances change right there on the screen.

If you're not already enrolled in Virtual Branch just call the credit union office today to start enjoying the convenience of online banking.

It's Free!!

The screenshot shows the 'Account Summary' page with the following data:

Account Number	Account Type	Current Balance
1234577888888888888888888888888888	Checking	\$21,540.98
1234578	Checking	\$13,836.64
Savings		
1234501888888888888888888888888888	Savings	\$1,516.00
1234502	Savings	\$26,499.79
Loans		
12345-0E	Loan	\$23,511.47
12345-0F	Loan	\$23,505.59
Certificates		
12345-2B	Money Market	\$51,199.31
12345-0D	Investment	\$25,663.47

The 'Quick Transfer' form is highlighted with a yellow circle and contains the following fields:

- From: Not Set
- Amount: \$
- To: Not Set
- Submit
- Cancel



**SAN BERNARDINO
CREDIT UNION**

Is Now



We're still Your Credit Union. Only our name is changing.

We have not merged or been bought out by anyone.

The credit union began in 1951 serving the city employees of San Bernardino. Along the way we added other local employers to our membership. In 1999 we added to our field of membership anyone who lives works or worships in the communities of Colton, Grand Terrace, Highland, Loma Linda and Rialto.

The name, "San Bernardino" Credit Union no longer identifies our entire membership area. Soon you'll see our new name, ***1st Valley Credit Union*** being used around the credit union and on correspondence from us. ***You do not have to order new checks or cards.*** You can continue to use your San Bernardino Credit Union checks, ATM/Debit cards and credit cards. As you reorder checks and get new cards you will see them with the new name and logo.

Our new logo still retains the familiar palm tree as a nod to our heritage and features vibrant new colors to convey ***our commitment to remain the 1st in service in the Valley.***

Annual Membership Meeting:

January 25, 2005 6:00 PM at the Credit Union office

This year's annual membership meeting will be held at the credit union office on January 25, 2004 at 6:00 PM and is open to all member-owners. This is your opportunity to meet and hear from your board of directors, committee members and staff and to vote on the nominees for the new board term.

There are two positions open on the Board of Directors and three on the Supervisory Committee. The nominating committee has put forth the names of Mike Potts and Carl Williams as nominees for the board and Edy Rose and Beth Mulleavey for the Supervisory Committee. ***We are looking for one more Supervisory Committee nominee. Contact the credit union if you would like to make a nomination.***

You'll also hear reports on the activities and growth of your credit union. ***Light refreshments will be served and as always there will be door prizes.***

New Web Site to Premier Soon

Our new web site, **1stvalleycu.com**, will premier in January. You'll see many changes, making the site much friendlier and easier to navigate and use. You will also find it to be more useful, with new features and information.

The existing site, **sbcu.net** will automatically redirect you to the new site once it is up and running. If you have the credit union's web site bookmarked, you'll have to change it to the new url.



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**Community
Minded.**
Just like you