

BIG PLANS?

We can help.

Are you thinking of...

- Paying for college tuition for you or your child?
- Purchasing a new car?
- Buying a new house?
- Starting a major home improvement project?
- Financing a wedding?



Visit us today.

We have a loan to help you put BIG PLANS into action.

All the guidance you need to get your maximum refund is just a click away.

TurboTax is now available right inside North County Credit Union's Internet Teller to help make this your easiest tax year ever! Rely on TurboTax to get the advice you need and get your taxes done right. You won't get a bigger refund anywhere else—guaranteed. TurboTax does the hard work for you:

- Walks you step-by-step, just like a GPS, through your unique tax situation with extra help designed specifically for first-time users
- Guarantees its calculations are 100% accurate, or TurboTax will pay you any IRS penalties plus interest
- Double checks your return every step of the way to help you get the deductions and credits you deserve
- Saves you time by bringing in information right from your North County Credit Union account

Just log in to Internet Teller at northcountycu.org and click on the My TurboTax tab to get started today.

Federal tax refund in as few as 7 days: IRS estimates 7-14 days for e-file with direct deposit. State refund delivery times vary by state. Maximum Refund Guarantee – or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Federal Free Edition customers are entitled to payment of \$14.95 and a refund of your state purchase price paid. Claims must be submitted within 60 days of your TurboTax filing date and no later than 6/17/12. Optional add-on services excluded. Cannot be combined with TurboTax Satisfaction (Easy) Guarantee.

Accurate calculations guaranteed. If you pay an IRS or state penalty or interest because of a TurboTax calculations error, we'll pay you the penalty and interest.

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DIRECTIONS

1st Quarter, 2012

Update For North County Credit Union Members

Proudly Serving Our Members For Over **55** Years

MEMBER'S BILLBOARD

Holiday Schedule

Our offices will be closed to observe:

Martin Luther King Jr.'s Day

- Monday, January 16

Presidents' Day

- Monday, February 20

Annual Meeting Of The Membership:

Members of North County Credit Union are urged to attend the Annual Meeting of the Membership on Tuesday, January 24, 2012, at 5:30 p.m. at the Credit Union Administration Office, 17045 Via Del Campo, Rancho Bernardo. Please take this opportunity to meet our staff and Board of Directors and discuss the Credit Union's future plans. Your comments are welcome.

Put Your Tax Refund To Work Faster!

To start making money on your IRS refund faster, simply complete the "Refund" section of your IRS tax return and have your funds directly deposited into your North County Credit Union account. Our "Routing Number" is: 3222-8145-5. This number is required to complete the refund section, along with your North County Credit Union account number.

Sprig Mobile Banking Now Available

Now North County Credit Union members can access their accounts through their mobile phones. Download the Sprig app to your iPhone, iPad, or Android phone to get started creating your wallet, or just log in if you already created a wallet online.



Add Multiple Accounts - Hundreds of financial institutions are available. Just find yours on the list, verify your account ownership, and you are on your way! It's fast, easy, and secure!

Perform Instant Transactions - With Sprig, you can transfer funds from one institution to another, instantly. That's unprecedented power and flexibility for a mobile app. That's Sprig!

View Balances - Get the information you need, to make smart spending decisions on the go. See checking, savings, and loan balances from multiple institutions – all in one app.

Find Branch Locations - Find shared branch locations with the touch of a button. Integration with your phone's GPS means you get directions from wherever you happen to be.

Safe and Secure - Sprig uses industry approved security methods to protect your information. 256-bit SSL Encryption end-to-end, combined with Multi-Factor Authentication.

To learn more or to get started, click on the Sprig graphic on our home page at northcountycu.org.



Make SMART New Year's Resolutions



Everyone--regardless of age--can take steps to shape up their finances.

As you decide on your New Year's resolutions, think SMART--financial goals that are specific, measurable, adjustable, realistic, and time-oriented.

Here are some examples of financial goals for different generations:

Youth

- **Collect your change.** Each time you buy something, save the change you get back. Deposit the change in a container at the end of every day. Over time it could add up to a significant amount of money.
- **Save your allowance.** Whether you want to buy something you've been eyeing for months or you want to start saving for college, the only way you are going to do it is by putting your allowance away. Deposit at least part of your allowance in a share savings account at the credit union.

Gen Y

- **Open a Roth IRA (individual retirement account) and start saving.** Make savings a habit and invest at least 10% of every paycheck for retirement. The longer you have to save with a Roth IRA, the more you save on taxes. Although contributions aren't tax-deductible, your money grows tax-free and comes out tax-free as long as you meet certain requirements.

- **Put your credit card away.** Use credit cards only when you know you have the funds set aside to pay the bill in full when the bill comes. Don't leave a balance on your credit card or you'll be charged interest.

Baby boomers

- **Put your debts in priority order.** Make a list of all your liabilities and organize them by the annual interest rate. Pay off those with the highest rates first, while still making at least minimum payments on all the others. Set a specific, realistic date for when you plan to achieve your goal of paying off all debts.

- **Determine your net worth.** Calculate your assets minus liabilities each year--preferably on Dec. 31--so you quickly can see whether you're gaining ground or falling behind. Your net worth should be increasing each year. If it's not, make a plan to improve it, such as pay down a specific debt or put more money into a retirement account.

Seniors

- **Evaluate your estate plan.** Establish or review your will, advance directives, and powers of attorney, and make sure they reflect your preferences and current situation. Make sure all of your intended beneficiaries are on file for all your financial accounts.
- **Check all insurance policies.** For example, know what is covered in your homeowners policy and verify your liability coverage. Call your insurance agent if you have any questions.

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Your home loan needs aren't like your Uncle Louie's or your neighbor Lucille's.

When it comes to home loans or refinancing, there are so many variables--different forms, down payments, special circumstances, fixed or adjustable rates, just to name a few.

And the good news is, all those variables mean we can tailor a home loan that's a perfect fit for you and your budget.

Call or stop in today, or see our website to learn more about our low home loan rates.

Savings and Benefits of Buying Used

Ever wonder why the used-car industry is such a big hit? The price tag attached to a used vehicle is usually several thousand dollars less than for new cars. If you buy a new car, it typically depreciates about 20% in value the minute you drive it off the lot.

Start looking for the right used car by doing some research. Check out websites such as Carfax.com, Edmunds.com, and Vehix.com. These sites help you find exactly what you are looking for, including safety rating, vehicle condition, and a vehicle history report.

When you're selecting a used vehicle, keep in mind that insurance companies base insurance premiums on your age, year of the car, make, and how likely you are to get in an accident. In general, the cost of insurance on a used car is lower because the comprehensive and collision costs are usually lower.

Many dealerships offer certification programs that can protect you if any mechanical problems arise after you purchase your vehicle. Be sure to read the fine print of the certification to see what it covers.

Buying a certified used car can add on a significant chunk of money to the price tag but can be money well spent. On the other hand, if you plan to buy a noncertified used car, make sure to have a qualified mechanic inspect it first.

To find the best deal on financing your used vehicle, make North County Credit Union your first stop. Call or stop in today, or see our website to learn more about our low auto-loan rates.

Annual Disclosures

Notice Regarding Non-VISA "PIN"less Debit Transactions: You may use your North County Credit Union Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the CO-OPSM, STAR[®], and PLUS[®] ATM networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

California Civil Code Section 1785.26:

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. This includes late payments, missed payments, or other defaults on your account.

Please contact us with any questions you may have regarding any of these notices. Thank you.