

# The Credit Union Reporter

## Stable, strong, and dedicated to you

Few would question that we are in the midst of one of the most challenging fiscal periods of our lifetimes. Every week we read about banks and businesses failing while economists are unsure when things will actually turn around. Regardless of where the next few years may take us, McClatchy Employees Credit Union will be there for you. Our reserves are more than 160% of the level required by our regulator while we have strategically avoided the problems that have challenged so many other institutions. We encourage you to borrow and save in confidence. We have been your valued financial partner for 76 years and will continue to be here for many years to come.



## Let us make it easier for you

Purchasing a vehicle, whether new or used, can be one of the most stressful transactions that a person will ever make. At McClatchy Employees Credit Union, we are able to provide you with the tools, knowledge, and contacts that you need to make car buying much, much easier. With our financing rates starting as low as 4.59% APR for up to 60 months, we also make it affordable. We're always happy to provide you with the latest Kelley Blue Book data and can save you thousands of dollars through our arrangements with dealers and our auto-buying services. If you would like to get a few more miles out of your existing vehicle we are offering our Christmas Loan. You may qualify for as much as \$5,000 at the low, low rate of just 7.5% APR. Whether you choose a new car, a used model, or to just fix up an old and beloved friend, let us make it easier for you.

**McClatchy Employees Credit Union will be closed on Monday, January 17 for Martin Luther King's Birthday, and Monday, February 21 for President's Day. Please contact us early if you will need any services around these holidays.**



## 2010 share dividend is 1.25%!

We are pleased to announce that your share dividend for 2010 will be 1.25% APY. This dividend will be applied to your shares on January 1, 2011. As always, your credit union offers an extremely competitive rate on your deposits, which are insured for at least \$250,000 by the NCUA, an agency of the United States government.



## Great prices for a great day!

We offer our discounted tickets to the Monterey Bay Aquarium everyday. Learn about seahorses, sharks, or just check out the tide pools. Stop by or give us a call for further information or tickets.

## Annual meeting on January 26th



McClatchy Employees Credit Union will be holding our Annual Meeting at 10:30 A.M. on Wednesday, January 26, 2011. We invite all of our members to attend this important event. The meeting will be held on the 3rd floor of the Sacramento Bee Building in the Private Dining Room. Elections for our Board and committees will be held at this time, and any member interested in serving on one of these should contact our office no later than Friday, January 22, 2011.

## How to contact us:

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Open 8:00-4:30 Monday-Friday