

SolutionSource

Helping you find the missing piece in your financial puzzle.



affordable

dependable

smart

First Quarter 2008

SACU Financial Solutions, Ltd., is a subsidiary of San Antonio Federal Credit Union.

Accident Insurance Available for SACU Members!

As a member of SACU, you are eligible for a \$3,000 basic Accidental Death and Dismemberment insurance plan at no cost to you – we pay the premium! The basic coverage is available to each primary accountholder, age 18 or over.

You may also purchase extra accident protection in this program for you and your family at affordable group rates. Benefit elections range from \$10,000 to \$300,000. Coverage is guaranteed and no health questions will be asked!

Providing this valuable benefit is our way of saying "Thank You" for being a loyal member. This basic insurance plan covers loss of life, limb, speech, hearing or eyesight as a result of an accident.



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Helping People Through Difficult Times

Nothing is more important than caring for your family. They depend on you. If something happened to you, chances are they would need financial support to help them through difficult times. That's why SACU makes it easy for our members to secure affordable, quality life insurance coverage they can count on.

Through SACU Financial Solutions, Ltd., we offer valuable Modified Benefit Whole Life Insurance — with guaranteed coverage to age 100. The rates are guaranteed never to increase, even if your health changes. This plan is designed for members (ages 45-75) who are looking for supplemental life insurance to pay for final expenses with income tax-free cash benefits up to \$10,000. There are no health questions — your acceptance is guaranteed. Take advantage of this outstanding opportunity — your first month's premium is only \$1!

This Modified Benefit Whole Life policy can help protect the family nest egg from medical, hospital or final expenses. Or, it can leave a loving legacy for children, grandchildren or favorite charity.

The application process is simple — a medical exam is not required. If you have any

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Earn Money Through CU Realty

Earn hundreds, maybe even thousands, of dollars through CU Realty on your next real estate transaction. This online service offers complete real estate services for buying or selling a home. CU Realty can save you money, time, and hassle by simply using one of our Realtors® from our Exclusive Agent Network. See the savings example chart below:

Home Sale Price	Member's Savings (Rebate)*
\$50,000	\$300
\$75,000	\$450
\$100,000	\$600
\$150,000	\$900
\$200,000	\$1,200

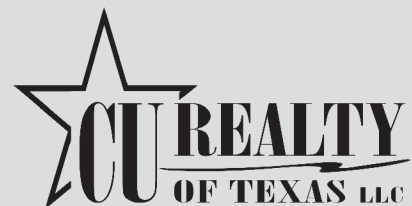
Home buyers use your rebate to:

- > Trim closing costs – take less cash to the closing table!
- > Receive a check after closing

Home sellers use your rebate to:

- > Reduce your agent's sales commission

To learn everything you need to know about this program** and different mortgage options attend one of the complimentary home buying and selling seminars. For more information on dates, times, and locations visit www.sacu.com.



*Chart is for estimating purposes only and is based on a 3% sales commission. **For Program/Rebate Details, go to www.curealty.com.

Avoiding The Dentist Is Not Saving Money!

Many Americans do not have any dental insurance. Without coverage they decide to avoid dental visits. Major dental work is more expensive than routine visits. Thanks to our partnership with Dental Benefits Plus you, as an SACU member, can save thousands on your dental care needs.

Most dental ailments are preventable. Preventive care, including regular checkups and cleanings, is the key to maintaining good oral hygiene. With regular visits to the dentist, problems can be diagnosed early and treated.

Get the savings you deserve using a dental network provided by a G.E. Financial Company*. Dental Benefits Plus also saves you money on prescription drugs, vision, chiropractic and more! Thanks to this amazing program you get all these savings without the premiums of traditional insurance. Plus, since you are an SACU member you get special discounted membership rates – only \$11.95 a month for an individual and \$14.95 a month for a family of two or more.**



If you're interested in joining or want more information, please call one of our customer satisfaction specialists toll-free at **1-800-818-PLUS (7587)** or visit online at www.dentalbenefitsplus.com/sacu.

This program is not insurance. This plan provides contracted discounts at certain providers for services and does not make payments to the providers. The plan member is obligated to pay for all services when services are rendered.

*Dental network is provided by Signature Agency, Inc. a G.E. Financial Company. **\$11.95/mo. individual, \$14.95/mo. family, plus a one-time Enrollment Fee of \$10.00. 30-Day Money Back Guarantee includes refund of Enrollment Fee. Colorado & Maryland are subject to a minimum of \$1.00 fee per service and Washington State residents are subject to a minimum of \$10.00 fee per service. Not available in all areas. Plan offered and administered by Benefit Services of America Inc., a Florida licensed Discount Medical Plan Organization located at 101 Wymore Road, Suite 300, Altamonte Springs, FL 32714.



Accident Insurance *continued from page 1*



Plus, the coverage is in force 24 hours a day, anywhere in the world. No one can predict when an accident will happen but you can be sure that your loved one will be financially secure should one occur.

Don't delay! To receive your \$3,000 no cost basic coverage or to purchase additional coverage, simply go to www.sacu.com. You'll find a link that allows you to instantly enroll in this valuable program! If you do not have internet access, you may call our Insurance Plan Administrator, Institution Solutions Inc., LLC at **1-866-819-1183**.

This plan is underwritten by Standard Insurance Company, 1100 SW Sixth Avenue, Portland, Oregon 97204-1093.

Helping People Through Difficult Times

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questions or would like an application, please contact Assurity Life Insurance Company at **1-800-670-6063**. Assurity Life is located in Lincoln, Nebraska, and its origins are rooted in a century-long legacy of providing long-term security to policyholders, earning the confidence and trust of generations of customers. With more than \$2 billion in assets, Assurity Life Insurance Company stands on its proud traditions of integrity, financial accountability and commitment to every policyholder.

A reduced benefit is payable for two years from the issue date if death results from non-accidental death. The full insurance amount is payable during the first two policy years if death results from an accident. After two years, the full insurance amount is payable for any cause of death. This policy has a two-year suicide provision. Policy Form Nos. ALI MB166-01 and MB166-00.

Life insurance products are offered through Assurity Life Insurance Company in association with SACU Financial Solutions, Ltd. (CUSO), an affiliate of San Antonio Federal Credit Union (Credit Union). The insurance products are not federally insured and are not obligations or guaranteed by the Credit Union, CUSO or any other affiliated entity.

At SACU Financial Solutions, Ltd., we are committed to providing you with the right solutions for your family's needs.

Call 210.258.1860 | 1.800.234.7228 Ext. 1860

www.sacu.com