

# SolutionSource

*Helping you find the missing piece in your financial puzzle.*



*affordable*

*dependable*

*smart*

*Fourth Quarter 2008*

SACU Financial Solutions, Ltd., is a subsidiary of SACU.

## Guarantees In Life

We all would like guarantees in life - assurances that our children will do well in school, that our cars will last forever, and that termites will never be attracted to our homes.

Unfortunately, our lives have few guarantees. Something you can count on is the benefit from life insurance to be there to help protect your family financially when you die. Our term life insurance is an affordable option for families who need insurance protection for a specific time period, such as until a mortgage is paid off, or to pay college expenses.

SACU Financial Solutions, Ltd. offers competitive rates for term life insurance through Assurity Life Insurance Company of Lincoln, Neb. Assurity offers a ten year level term policy that can supplement your current coverage or provide stand-alone life protection. You are guaranteed your premiums will not increase for 10 years, even if your health changes. Plus, your benefit amount is guaranteed to never decrease and the policy is renewable until you reach age 75.

Applying is easy. There is no health exam - just a few simple health questions. You can count on Assurity's term life insurance to be there for your loved ones when they need it most. Call an Assurity Life insurance professional at **1-800-670-6063**.

Policy Form #ALIUIW165-01. Life insurance products are underwritten by Assurity Life Insurance Company, Lincoln, Neb., and are offered in association with SACU Financial Solutions, Ltd. (CUSO), an affiliate of San Antonio Federal Credit Union. The insurance products are not federally insured and are not obligations or guaranteed by SACU, CUSO or any other affiliated entity.

## Texas Auto Insurance Verification Program

The State of Texas has a new financial responsibility verification program, TexasSure, that allows law enforcement officers to immediately verify whether a person has car insurance. Texas law states that a person may not operate a motor vehicle in this state unless financial responsibility is established for that vehicle. Most people do this by buying automobile liability insurance. The law currently requires minimum liability coverage of \$25,000 per injured person, up to a total of \$50,000 per accident, and \$25,000 for property damage (25/50/25).

The fine for not having valid in-force auto insurance is currently \$350 for the first ticket for non-compliance, and a second offense may bring a fine of up to \$1,000.

The best way for you to protect yourself is to maintain valid auto insurance.



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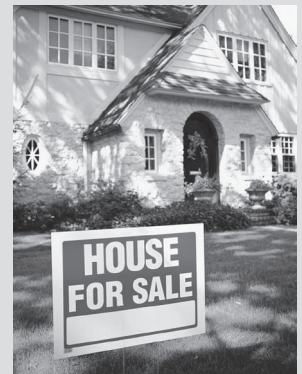


## Buying Or Selling - Title Issues Can Create Delays

Whether you are buying or selling a home, issues can arise that have the potential to delay the transaction. Title problems are one of those issues. That is why it is wise to have an attorney assist in detecting title issues early in the process and hopefully avoid closing delays.

Below are just a few title problems that can occur:

- ✓ Unresolved financial issues from the prior owner
- ✓ Problems associated with the title history
- ✓ Problems with issues arising from probate bankruptcy, divorce, or foreclosure
- ✓ Judgments or tax liens



While most title issues can be resolved, the process takes time. Whether or not you choose to have an attorney assist you to reduce the instance of title problems, communication is the key.

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## Is Renters Insurance Right For You?

If you are renting a home or apartment, chances are you need Renters insurance to provide coverage for your personal property. Nearly 60 percent of people renting apartments or homes do not have insurance to protect their possessions.

Some renters mistakenly believe their landlord's policy will protect their property. Some believe they don't need insurance and others think they cannot afford the coverage; however, Renters insurance is very inexpensive and easy to obtain.

Statewide Insurance Specialists (Lic. #7924) has a company writing Renters insurance in Bexar County for as low as \$71 per year which includes \$20,000 in contents coverage and \$300,000 in personal liability. Coverage in most other counties in the San Antonio area can be purchased for as low as \$80 - \$100 per year. For less than \$.30 per day, you can provide this valuable protection for you and your family. For members in Harris County, similar coverage can be obtained for an average of \$150 - \$175 per year. That's still less than \$.50 per day. Higher limits of coverage are available.



In addition to Renters insurance, Statewide also offers the following insurance products: Auto, Home, Condo, Vacation and Seasonal Homes, Investment Property, Flood, Motorcycle, Personal Watercraft, RV and Umbrella Coverage.

Getting a FREE quote is easy. Simply call Statewide at **1-800-774-7222**, or visit our Internet site at: [www.sacu.com/MenuServices/InsNmore.asp#A-H](http://www.sacu.com/MenuServices/InsNmore.asp#A-H).



## Texas Insurance Verification Program continued from page 1

In order to provide more outstanding services to you, SACU Financial Solutions, Ltd. has established a strategic alliance with Statewide Insurance Specialists (Lic. #7924) to provide SACU members competitively priced auto and homeowners insurance through both national and regional insurance carriers. Statewide's ability to get quotes from these companies allows them to provide you the most competitive policy to fit your auto insurance needs.

To request a FREE quote:

- Call Statewide at **1-800-774-7222**, or
- Visit our Internet site at:

[www.sacu.com/MenuServices/InsNmore.asp#A-H](http://www.sacu.com/MenuServices/InsNmore.asp#A-H).



STATEWIDE  
INSURANCE  
SPECIALISTS

Lic. #7924

## Buying Or Selling - Title Issues continued from page 1

Communicating up front with all parties involved (e.g., lenders, agents, sellers, buyers, and your attorney) regarding a potential problem is essential.

If you are purchasing or selling a residence, a Signature LegalCare attorney can assist with the process. In addition to helping detect title issues, an attorney will review documents associated with the closing to ensure the paperwork is properly executed.

For a low monthly fee of only \$9 (\$108 annually), you can obtain affordable legal help from a licensed Participating Attorney to help resolve many common legal issues. To learn more and to enroll, visit [www.signaturelegalcare.com](http://www.signaturelegalcare.com), go to the "Not Yet a Member" section and type in the offer code "SACU", or call **1-800-848-2012**.

\*Regulation in Texas, the Signature LegalCare Plan is not insurance and is regulated as a legal service contract company. Legal service contract companies and their sales representatives are regulated by the Texas Department of Licensing and Regulation.

**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](http://www.sacu.com)