



UPCOMING EVENTS

RWC Community Car Sale

Labor Day Weekend
September 5-7, 9 AM—5 PM
525 Middlefield Road
Redwood City

Daly City Chamber of Commerce Business to Consumer Showcase

Saturday, September 12th
Serramonte Shopping Center

American Heart Association Heart Walk

Sunday, September 20th
9 AM—12 PM
Coyote Point Park

SSF Day in the Park Festival

Saturday, September 19th
Orange Park, S. San Francisco

San Bruno Chamber of Commerce Taste of the City

Wednesday, September 29th
San Bruno Senior Center

San Mateo Chamber of Commerce Business Expo

Wednesday, September 23rd
San Mateo County Fairgrounds

Branch Locations

Redwood City

525 Middlefield Rd
830 Jefferson Ave
3117 Middlefield Rd

San Mateo

1515 S. El Camino Real

South San Francisco

150 El Camino Real

Daly City

415 Westlake Center

Mailing Address

P.O. Box 910
Redwood City, CA 94064

Contact Us

(650) 363-1725
www.smcu.org

THE NEW CREDIT CARD ACT: What SMCU is Doing to Help Your Kids

According to Sallie Mae, in 2009, seniors in college graduated with an average credit card debt of more than \$4,100, up from \$2,900 just four years prior. Close to one fifth of seniors carried balances greater than \$7,000.

On May 22, President Barack Obama signed into law the Credit Card Accountability, Responsibility and Disclosure Act of 2009. The bill contains a provision that specifically concerns young people; starting in February 2010, under the new law, no one under the age of 21 can get a credit card unless a parent, guardian or spouse is willing to co-sign or the young adult has proof of sufficient income to cover the credit obligations.

The bill aims to prevent credit card companies from targeting college kids to weigh them down with debt before they even graduate.

SMCU aims to educate teenagers and young adults early on about financial responsibility and independence. That is why we offer a **Student Visa**® that is low limit, requires parent or guardian consent, and has educational tutorials tied to it.

It's easy to get started:

- Credit limits up to \$500
- Pass a total of 3 SMCU Online Educational Tutorials: Money Management, Credit Matters, The World of Credit Reports through www.balancetrack.org/partners/sanmateocu
- Signed parent or legal guardian consent form

For more details, visit www.smcu.org, call Direct Assist at 650-363-1725 or visit a branch.

Find a Branch Near You

ENTER YOUR ZIP CODE

EXAMPLE: 91773

FIND IT

[Click here to search by City, State](#)

OR

CALL 888.CU.SWIRL

Image from www.cuswirl.com

CONDUCT YOUR FINANCIAL TRANSACTIONS AT OVER 6,000 LOCATIONS

Credit union members can enjoy the quick and easy functionality found on **CUSwirl.com** as well as its user friendly tools for searches and directions to nearby branch and ATM locations.

Powerful new features on **CUSwirl.com** include GPS downloads, integrated driving directions, interactive maps, and much more. Members can sign up for email alerts about new CU Center locations in their area and a newsletter that will provide financial tips, coupons, and more. Members also have the option to follow CU Service Centers updates on Twitter where new features and locations will be posted.



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Download transactions to Quicken and QuickBooks

SMCU is proud to announce that it has partnered with Intuit, maker of Quicken and QuickBooks, to provide the latest technology. Now members can download their SMCU account history and import it into the latest versions of Quicken and QuickBooks using Intuit's Web Connect.

SMCU Home Banking transactions will be reconciled against any transactions already entered in your Intuit account register, as well as matched against any transactions you have already entered. This helps eliminate duplicate entries.

From the Account History page, members can use the dropdown to choose the .QFX file for Quicken and .QBO file for QuickBooks.

The screenshot shows a table of transactions with columns for Date and Description. Below the table is a dropdown menu for 'Select Download Type' with a 'Download Data' button. The dropdown menu is open, showing options: Quicken 2005 or Later (.QFX), QuickBooks 2005 or Later (.QBO), Quicken 2004 or Earlier (.QIF), Microsoft Excel (.CSV), and Microsoft Money (.OFX).

Date	Description
08/18/2009	Debit:PACIFIC GAS/ELEC
08/17/2009	Debit:TRADER JOE'S # 1820-22 S. GRANT STREETSAN MATEO CAUS
08/17/2009	Debit:SAN MATEO CREDI 350 CONVENTION WAY REDWOOD CITY CAUS
08/17/2009	Credit:SAN MATEO CREDI 350 CONVENTION WAY REDWOOD CITY CAUS
08/17/2009	Debit:CITI CARD ONLINE
08/17/2009	Debit:Lucky #745 200 WOODSIDE PLAZA REDWOOD CITY CAUS
08/15/2009	Debit:DOLLAR TREE #02 516 EL CAMINO REAL BELMONT CAUS



BALANCE: A FINANCIAL FITNESS PROGRAM

Whether you're interested in developing a workable spending and savings plan, getting out of debt, understanding and improving your credit report, buying a home, or planning for your financial future, SMCU wants to help. That is why we provide access to free and confidential financial counseling and education through BALANCE.

BALANCE is a financial education and counseling service committed to helping individuals and families take control of their finances and reach their goals. Visit their website at www.balancepro.net.

At this site you can check out their financial education center for articles on a wide variety of credit and financial topics, and a full suite of other online tools and resources.

LABOR DAY FACTS

Although the movement to have Labor Day had been happening for quite some time, in September 1892, union workers in New York City took an unpaid day off and gathered in Union Square to support the holiday.

1894 - President Cleveland made a campaign promise to enact the holiday to win votes and he followed through with his promise.

1898 - The head of the American Federation of Labor, Samuel Gompers, called it "the day for which the toilers in past centuries looked forward, when their rights and their wrongs would be discussed...that the workers of our day may not only lay down their tools of labor for a holiday, but upon which they may touch shoulders in marching phalanx and feel the stronger for it."

REDWOOD CITY LABOR DAY PRE-OWNED CAR SALES EVENT
HUGE SELECTION OF PRE-OWNED VEHICLES
SEPT. 5thru 7

SMCU Redwood City Branch • 525 Middlefield Rd • 9AM to 5PM