

Of Quarterly INTEREST

Sonoma County Grange Credit Union

2nd Quarter 2010



Dividend Rates*

Balance	APY*
\$0 to \$100	0.000%
\$100.01 - \$10,000	0.250%
\$10,000.01 - \$25,000	0.350%
\$25,000.01 - \$50,000	0.451%
\$50,000.01 - \$250,000	0.752%
\$250,000.01 and up	0.752%

*APY = Annual Percentage Yield.
Rates are subject to change without notice.

Important Dates

July 5

Independence Day
(observed)
office closed

September 6

Labor Day
office closed

Auto Loan Special!



3.99% APR[†]*

on your new or used auto!

Bonus! Receive a **.25% discount** if you refinance from another institution!*

[†]APR 3.99%-6.99%, based on credit qualification. APR = Annual Percentage Rate

*Rate does not apply to refinancing of current Sonoma County Grange vehicle loans. Term is up to 60-months. Regular discounts do not apply.

Hurry, offer only available for a limited time.

Congratulations to Our Five Scholarship Winners!

Sonoma County Grange Credit Union had over 30 applicants for our five \$1,000 scholarships this year. Each of these applicants had very strong academics, leadership, projects, community service and career experience.

We would like to thank our wonderful judges whose task it was to interview these ambitious students. These wonderful judges were Luiz Silva, Chief Operations Officer for Sonoma County Grange Credit Union; Lydia Morris, member of the Supervisory Committee for Sonoma County Grange Credit Union; and Susan Hansen, Executive Director for the 4-H Foundation. The judges were exhausted by the end of the day! They all expressed great pride in our community and the young people living here. Every one of the applicants was strong and all well deserving of a scholarship.

The five scholarship winners are:



Ryan Beretta just graduated from Analy High School and will be attending Santa Rosa Junior College before transferring to Chico State to major in Dairy Science.

Emilie Strand just graduated from El Molino High School will be attending Santa Rosa Junior College before heading out to a four year university to study animal science and dairy science.



Alina Amaral just finished her second year at Cal Poly to continue her goal of receiving her Animal Science/Pre-Vet before continuing on to Vet School.



Joe Stefenoni graduated from Analy High School this year and will be attending Oklahoma State University to pursue an Agricultural Economics degree.



Brooke Parsons graduated from El Molino High School this year and will be attending Cornell University in the fall to pursue a degree in Dairy/Livestock Nutrition.



Congratulations to all of our applicants for all of their hard work and dedication, for more information about our scholarships and services please call us at 707-584-0384 or email us at info@grangecu.org.

Members Learn about Estate Planning

On April 20, 2010 Sonoma County Grange Credit Union held an Estate Planning Seminar at Cattleman's Restaurant with our financial advisor Dave Ross. The goal of this event was to teach our members the importance of estate planning and to learn more about trusts, wills, probate, and taxes. We had about 40 people attend and everyone learned something new, and had a fantastic dinner.

One member wrote, "Thank you for the free dinner and seminar about estate planning at Cattleman's Restaurant last night. As a skeptic, I expected a hard sell, but it was just great information! So I wanted to know what's in it for you?" Answer: "David Ross of Mass Mutual has teamed with Sonoma County Grange Credit Union in a "win-win" way. David offers free financial planning to Credit Union members and in turn, the Credit Union refers members to David for those services that the Credit Union does not offer (like insurance, IRAs, and mutual funds). The Credit Union is concerned that their members need to know more about estate planning for themselves and for their parents." *Pam McNatt, CEO for Sonoma County Grange Credit Union.*

If you missed this event but would like to learn more about our financial advisor, David Ross, or to find out more about the services he provides to all of our members, please call us at 707-584-0384 or email at info@grangecu.org.

Interested In Homegrown Lamb, Pork, Beef, or Chicken?

This year, the Credit Union helped over 80 students purchase, feed, and care for their market animals with our Interest Free Ag Loan. These students worked very hard to raise and work these animals for this one opportunity. When you visit the livestock area, look for the signs that say:

In Partnership With



Your savings financed the Ag Loan that made it possible for these students to raise their animals. That is what a Credit Union is all about...members helping members. You can see these animals at the Sonoma County Fair where they will be shown and sold.

If you are interested in making a donation to these hardworking students or interested in a whole, half, or quarter of a steer, hog, lamb, or goat please contact Rebecca at 707-584-0384. We can help you coordinate with a student is looking for a buyer for their animal, or if you would simply like to mail in a donation towards a student without a buyer.

For more information about the livestock auction or information about purchasing any of these "homegrown" animals, please call us at 707-584-0384.

Sign Up for E-Statements and Win a Nintendo Wii

You can WIN a Nintendo Wii Sport just by signing up for Free Online E-Statements! All e-statements are stored in your online banking for 24 months, so you can always go back and look up past statements. Sick of having so much paper mailed to you, sign up and receive your statements electronically, an email is sent to you letting you know that e-statement is ready to look at.

Signing up is easy and free, please call us if you have any questions or would like us to sign you up for online banking and e-statements. Best of all, when you sign up for free E-Statements you'll automatically be entered to win a Nintendo Wii!

Hurry and sign up today! Sign up by October 31, 2010 for your chance to win!

*Offer available to members of SCGCU who are in good standing. One Nintendo Wii will be awarded among the members who signed up for E-Statements between 1/1/10 through 10/31/10. Employees and volunteers cannot be eligible to win.

Member Service

(707) 584-0384

Monday - Friday

9 am - 4 pm

Office

304 Sutton Place

Santa Rosa, CA 95407

Monday - Friday

9 am - 4 pm

Online Banking 24/7

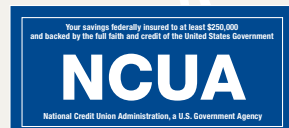
www.grangecu.org

Audio Response 24/7

(707) 584-0384, ext. 3

Our Mission

Grange Credit Union is a family-oriented financial cooperative dedicated to providing its Grange and agri-business association members financial security through high dividends on savings and low rates on loans. Financial services are designed to be responsive to member needs and are delivered in a professional, personalized, and trusting manner.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.