

Of Quarterly INTEREST

Sonoma County Grange Credit Union

4th Quarter 2009



Dividend Rates*

Balance	APY*
\$0 to \$100	0.000%
\$100.01 - \$1,000	0.250%
\$1,000.01 - \$5,000	0.250%
\$5,000.01 - \$10,000	0.250%
\$10,000.01 - \$25,000	0.350%
\$25,000.01 - \$50,000	0.551%
\$50,000.01 - \$100,000	0.652%
\$100,000.01 - \$250,000	0.953%
\$250,000.01 and up	1.054%

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

Important Dates

January 1

New Years Day

office closed

January 18

Birthday of
Martin Luther King Jr.

office closed

February 15

Washington's Birthday

office closed

March 27

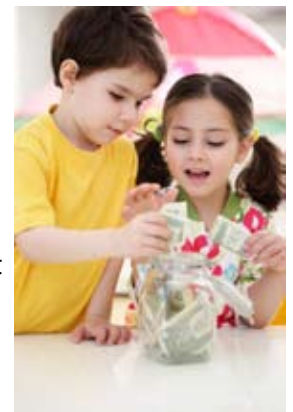
Annual Meeting

Money Education with SCGCU's Money Matters!

In today's economy, finances are always changing; creating new challenges and opportunities. Sonoma County Grange Credit Union is now offering a series of presentations to educate young people about money and finances. Questions being asked are how to finance college education, what type of debt to take on, how to establish credit, and how to create and stick to a budget. We are here to help with a series of presentations designed to help teach young people about the importance of learning about money.

We are offering these presentations to all of the FFA, 4-H or any other agricultural youth organization free of cost. Our goal is to help educate the agricultural youth of the North Bay so that they can make better financial decisions for themselves in the future.

These presentations consist of: What is Money?, Wants & Needs, Smart Spending & Budgeting, Importance of Interest, How to Get Started, and Understanding Credit. To find out more about this fantastic program that the credit union offers free of charge or to call and set up a time for someone to meet with your group please call Rebecca at 707-584-0384.



Planning For Your Child's College Education

Meeting college costs is a major concern of most parents. For many young people, their parents' contribution is usually the most significant element in paying college costs. Therefore to save properly families need to work methodically through a planning process that evaluates your financial situation in detail.

Here are the key components of a thorough family financial analysis:

- Details of existing financial status
- All financial goals and objectives
- Summary of education funding goals— how much money will the family need and how soon.
- Data on number of children in the family, their ages, expected dates of college attendance, amount of resources now allocated for educational cost.

When completed, your plan should point to additional resources that parents will need to fund education costs.

If you would like help putting together this analysis for College Education savings, contact our Financial Services Professional, David Ross, CLTC for a no-cost meeting at 707-584-0384 ext 20 or dbross@finsvcs.com.

Not a credit union deposit or obligation. Not guaranteed by any credit union. Not FDIC or NCUA-insured. Not insured by any government agency. May go down in value.

Insurance Representative of Massachusetts Mutual Life Insurance Company (MassMutual) and affiliates Springfield, MA 01111-0001. Registered Representative of and securities products and investment advisory services offered through MML Investors Services Inc., a Massachusetts Mutual Life Insurance Company (MassMutual) subsidiary. Supervisory office: 2121 N. California Blvd., Ste 395 Walnut Creek, CA 94596 (925) 979-2300. San Francisco Bay Area Agency, LLC, Robert Fakhimi, CLU, ChFC, CFP, General Agent. David Ross Insurance License #0E58716

Annual Meeting

Sonoma County Grange Credit Union's Annual Meeting is Saturday, March 27, 2010 at the credit union office. The business meeting will be at 11a.m., followed by door prizes and a complimentary lunch.

Come and meet your credit union's board of Directors and Supervisory Committee members, as well as fellow credit union members. Learn about your credit union's plans for the upcoming year, we look forward to seeing you there!

Please RSVP by March 15th to ensure that we have plenty of food. If you have any questions or would like to RSVP for the Annual Meeting, please call us at 707-584-0384.

Elections

Board of Directors

3 incumbents

Marty Lorenzo 3 yr term
Lloyd Focha 3 yr term
Barbara Rivard 3 yr term

1 new appointee

Bobby Cornelius 3 yr term

Supervisory Committee

1 new appointee

Lydia Morris 3 yr term

Please submit your nominations for any of the above named positions to the Chairman of the Nominating Committee, 304 Sutton Place, Santa Rosa CA 95404 by Feb 1, 2010.

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.

Are Your Credit Card Companies...

**Raising your rates? Lowering your credit limits?
Raising your minimum payments? Charging extra fees?**

Stop the madness! 5.99% APR*

to consolidate your credit cards and bills into just one low payment with a rate that will never be raised!

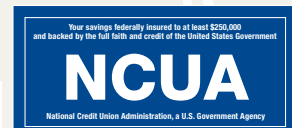
+ 5.99%-8.99%, based on credit qualification. APR= Annual Percentage Rate
* Rate does not apply to refinancing current So. Co. Grange Credit Union loans.
Term is up to 60 months. Regular discounts do not apply. Rates subject to change.

Online Banking Made Easy

Sonoma County Grange Credit Union has made online banking easy and convenient! With online banking you can do electronic transfers, make loan payments, and so much more.

With our **free** online Bill pay, you never have to worry about writing a check or paying for stamps again! Online Bill Pay gives you the control to decide exactly when you would like to make a payment. It allows you to decide when payments will be made so you never have to worry about late payments. Lastly, your payments will be sent electronically so you don't have to worry about your payments getting lost in the mail.

Another great **free** feature is our e-statements! All e-statements are stored in your online banking for 12 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.



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