



Members Quarterly

Security First Credit Union

YOU'VE GOT **BETTER THINGS** TO DO WITH YOUR TIME...

Pay all your bills with Security First's **Free Online Bill Pay.**

If you use Security First's Home Banking, you are about to see a change, our new, improved Online Bill Pay service powered by Check Free.

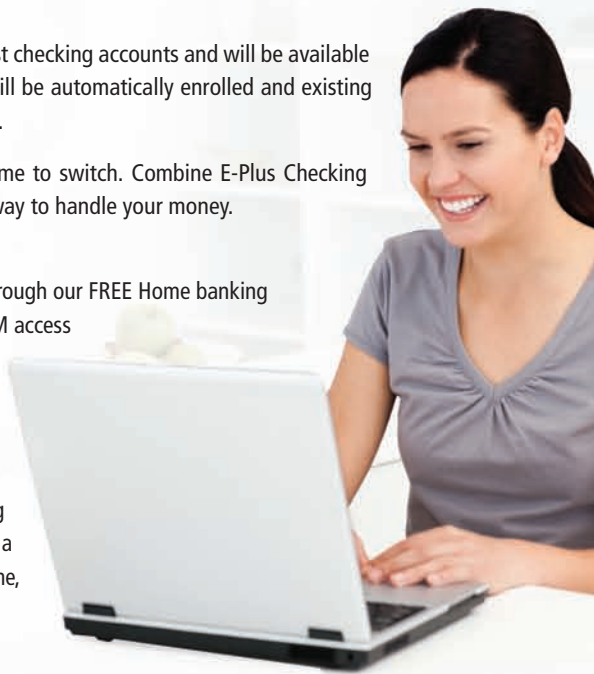
Our new Online Bill Pay still lets you save time and money by paying all of your bills online. No more writing checks, licking stamps or getting all of those nasty paper cuts from stuffing envelopes! Plus, now you can view bills from many vendors online in one convenient location – no more paper statements and no more going to multiple websites to pay your bills. You control how and when you pay and everything is located within our secure home banking website.

Our new Bill Pay service is free with all Security First checking accounts and will be available January 13, 2011. All current Bill Pay members will be automatically enrolled and existing payees and recurring payments will be transferred.

Don't have Security First checking? Now is the time to switch. Combine E-Plus Checking with free Online Bill Pay for the most convenient way to handle your money.

- No monthly service charge
- View your transactions and statements online through our FREE Home banking
- Free Visa Debit Card for easy purchasing and ATM access

Add to the value of E-Plus Checking by registering your Security First Debit Card into our First Choice Debit Card Reward Program and start earning points today! You can earn points for everyday purchases and redeem your points from a huge online catalog of items and merchants you are familiar with. See a Member Service Representative to begin saving time, money and earning rewards today!



LETTERS TO MEMBERS



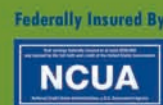
As part of our risk management process, our auditors, Nearman, Maynard, & Vallez, will be performing an account verification where by our members will be asked to confirm the accuracy of an account balance. As part of this procedure, you may be randomly selected. It is one of many internal control processes followed by the credit union to enhance the accuracy and reliability of our financial reporting systems, which ultimately protects you, our member.

JANUARY 2011

- President's Corner
- Secure Your Retirement
- Annual Membership Meeting 2011
- Limits on Debit Card Transactions
- Don't Text & Drive
- Employee Contribution
- Look Inside for more details...

SAVE YOUR YEAR-END STATEMENT

Important tax information is included on all year-end statements such as your year-to-date dividends earned and year-to-date interest paid on loans. This information may be needed for tax purposes. Security First Credit Union does not send 1099-INT information for dividends earned of less than \$10.00.



PRESIDENT'S CORNER • 4TH QUARTER

As previously mentioned in our third quarter newsletter, our auto loan promotion with rates as low as 3.27% has been a resounding success during our final quarter of this year. Furthermore, it has saved our membership thousands of dollars in the financing of their new automobiles. Other members benefited from our low interest rates on their personal loans which enabled them to take advantage of early discount prices advertised by many of our local merchants during this holiday season.

As the first decade of our new millennium draws to a close, we thank our membership for your strong support and patronage. With the arrival of our new year 2011, we encourage you to recommend your financial institution to your colleagues, friends, neighbors and relatives. We are pleased to inform our credit union members that the results were very favorable from our recent federal examination. We are proud to be serving those who reside, work, worship and attend school in the Rio Grande Valley.



Stay tuned for enhancements to our service delivery and free Bill Pay, as well as improvements to some of our older facilities.

Your credit union management and staff extend to you and your family a Warm and Joyous Christmas Season and a Healthy, Happy and Prosperous New Year.

Al Beltran
President/CEO

MAKE YOUR MONEY WORK FOR YOUR FUTURE...

It's always a good time to secure your retirement with an IRA!



Get the most from your savings by contributing to an IRA – no matter what stage you're at in life. Whether you are just starting out in your career, planning for your family or close to retirement, saving with an IRA now will better prepare you financially for your future.

Security First Credit Union offers many options for investing in IRAs.

Traditional IRAs are for members that want to save on taxes now. They offer earnings that are tax free until withdrawn at retirement. Contributions can be tax deductible.*

ROTH IRAs offer tax savings when you retire. Withdrawals of regular contributions are tax free and penalty free at any time.*

Investments can include short term and liquid options in an IRA Club account or you can lock your money in for a higher dividend rate in an IRA Certificate.

See a Member Service Representative at any of our branch locations for more information.

*Not intended to provide tax advice. Contact a tax professional.

ANNUAL MEMBERSHIP MEETING 2011

In the coming year 2011, our Annual Membership Meeting, which is traditionally held in the spring, has been rescheduled for October 20th at the Mercedes Livestock Show Grounds – Events Center. If any member in good standing is interested in serving as a volunteer on the Board, please mail a resume of work experience and community involvement to Mr. Xavier L. Rios, Nominating Committee Chairman, at P. O. Box 4829, McAllen, Texas 78502-4829.



LIMITS ON DEBIT CARD TRANSACTIONS

Security First Credit Union would like to remind all members that there are daily limits in place on debit card transactions to protect accounts from fraud. One day is considered from 5:00 p.m. to 5:00 p.m. – weekend limits are from 5:00 p.m. Friday until 5:00 p.m. Monday. The limits are as follows:

- Maximum of 20 transactions per day
- Daily dollar limit of \$1,000.00 on signature based debit card transactions
- Daily dollar limit of \$305.00 on pin based debit card transactions
- ATM daily withdrawal limit of \$305.00



Security First Credit Union is a proud sponsor of “Don’t Text & Drive,” a public service campaign raising awareness of laws and regulations for distracted driving. For more information contact State Trooper, Johnny Hernandez, at (956) 984-5647 or e-mail him at JuanG.Hernandez@txdps.state.tx.us.

Employee Contribution

Alta Vista Rehabilitation & Healthcare, located in Brownsville, provides care to 90 residents. This holiday season, Security First Credit Union’s employees supported Alta Vista by providing basic personal care items for the elderly. Over 35 employees participated. Security First Credit Union is proud to contribute to the community in which we live.

Pictured left to right (top row): Sandie Vandever, Jorge Sanchez & Eddie Compian

Pictured left to right (bottom row): Edna Cortez, Anna Rodriguez, Letty Arizmendez & Patsy Chavez



FINANCIAL AND RETIREMENT PLANNING

Money Concepts is a full service financial planning firm. Whether your objectives are to build assets for the future or protect, enjoy and pass on the wealth you have already accumulated, we are prepared to help.



SERVICES

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- 403 (b) Rollover
- Income Planning
- College Planning
- Career Transitions Planning
- Estate Planning
- Trusts
- Life Insurance Planning

CONTACT

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Hidalgo County
(956) 463-6862

Marc Hernandez, BBA, LUTCF
Cameron County
(956) 330-2536

All Securities through Money Concepts Capital Corp. Member FINRA/SIPC
11440 North Jog Road, Palm Beach Gardens, FL 33418 Phone (561) 472-2000

LOCATIONS & HOURS OF OPERATION

Edinburg	3515 S. Jackson Road
McAllen	3700 N. 12th Street
Mission	1409 E. Griffin Parkway
Pharr	1218 W. Dicker Road
Weslaco	2502 E. Business 83
Harlingen	2505 W. Lincoln
San Benito	1140 W. Hwy 77
Brownsville	255 Morningside Road 465 E. Ruben Torres Sr. Boulevard 2455 Price Road

ATM LOCATIONS

Edinburg, McAllen, Mission, Pharr, Weslaco, Harlingen, San Benito, Brownsville Branches

HOURS OF OPERATION

Lobby: Monday, Tuesday, Thursday 9:00 am – 5:00 pm
Wednesday 10:00 am – 5:00 pm • Friday 9:00 am – 6:00 pm
Saturday (McAllen, Mission, Edinburg, Weslaco & Price)
9:00 am – 12:00 pm

Drive Thru: Monday - Friday - 8:00 am – 6:00 pm
Saturday 8:00 am – 12:00 pm

THE CREDIT UNION WILL BE CLOSED IN OBSERVANCE OF THE FOLLOWING HOLIDAYS:

Martin Luther King Jr. Day - January 17, 2011
Presidents' Day - February 21, 2011

Please plan accordingly and for your convenience use our ATM Locations or ATMs at Stripes Convenience Stores and Home Banking at www.securityfirstcu.com.

VOLUNTEER BOARD MEMBERS

Joe B. Vasquez	Chairman
Leo Dan Perez	Vice Chairman
Norma Davis	Secretary/Treasurer
Robert G. Champion	Board Member
Xavier L. Rios	Board Member
Paula D. Saucedo	Board Member
Sonny Hinojosa	Board Member
Rosie Campos	Board Member
Alfonso Garcia	Board Member

CALL CENTER HOURS

Our friendly, courteous and helpful call center specialists are available to meet your needs in English and Spanish seven days a week, from 8:00a.m. to 9:00p.m. Fees may apply.

**CALL (956) 661-4000
or 1-800-556-0422**

FREE AUDIO RESPONSE & FREE HOME BANKING

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**CALL (956) 686-7441
www.securityfirstcu.com**

QUESTIONS, COMMENTS OR CONCERNS

Write to us:

**Supervisory Committee
P.O. BOX 721048 • McAllen, TX 78504**