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- Home Equity Loans



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Valleywide locations



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JANUARY 2012

President's Corner

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Holiday Contribution

Economic Resource
& Career Fair 2011

We're so excited...

Protect your
current investment

Look Inside for
more details...

OUR MISSION

We serve our member/owners by providing them with an evolving variety of products, services and financial education in a compassionate, friendly and professional manner.



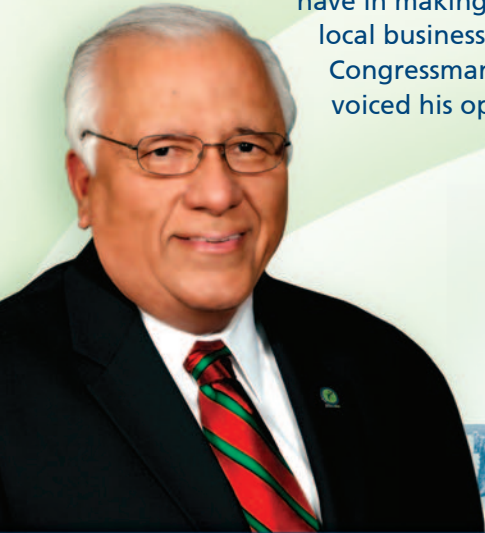
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President's Corner

As 2011 draws to a close, we have begun to see some improvement in our national gross domestic production of goods and services. These numbers are beginning to reach pre-recession levels as real consumption is on the increase. Consumers, as a whole, were more willing to make year-end purchases. Retail sales have improved in comparison to the past two years. Persistent poor employment numbers are attributable to the lack of substantial investment by businesses and other investors.

During this last quarter of 2011, the Credit Union National Association along with other credit union associations testified before a congressional financial services sub-committee to petition the U.S. Congress to consider raising the lending limits that credit unions have in making business loans to local businesses. Friend or foe, Congressman Ruben Hinojosa voiced his opinion and sided



against credit unions in CUNA's request. If commercial banks are reluctant to make small business loans to small businesses, why can't credit unions fill in that void? I suggest you call Congressman Hinojosa's local office and voice your support for our cause. Let our Congressman know that by being more supportive of credit unions, he will be helping the small businesses in our community and the district he serves.

Your credit union continues to grow and achieve many successes. Your credit union has been provided the opportunity to replace another financial institution at six in-store branch locations within the HEB supermarkets extending from Brownsville to Mission, Texas. Stay tuned for more exciting details.

On behalf of your credit union family, we extend our Best Wishes for a Healthy, Joyful and Prosperous New Year!

Al Beltran
President/CEO



Account Verification



As part of our risk management process, our auditors, Nearman, Maynard, & Vallez, will be performing an account verification in which our members will be asked to confirm the accuracy of their account balance. This process is required by our auditors and our regulators. 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 protect you, our member.

If you have specific questions regarding this account verification process, you may contact Mary Carpenter at (956) 661-4000, ext. 1229.

Annual Privacy Notice

Included with your statement this month is a copy of our Privacy Notice. It details how we handle and guard your personal information.



HOLIDAY CONTRIBUTION

In the spirit of the Holiday Season, Security First Credit Union employees participated in this year's Angel Tree program with The Salvation Army. With the help of our staff, we were able to make some holiday wishes come true.

The Angel Tree program gives children of needy families in the Valley the opportunity to receive Christmas gifts. Anyone can adopt a child by providing them with much needed clothing or toys. "Christmas is about giving and bringing a smile to children's faces; we always look forward to this time of year," said Ezeiza Garcia. Security First Credit Union employees are proud to have participated in the program for the third year.

Security First Employees (left to right): Ezeiza Garcia, Diana Padilla, Blanca Salinas, Erica Guerra, Crystal Johnson, Denise Peña, Sandy Vasquez and Aimee Elizondo.



Economic Resource & Career Fair 2011

Your credit union Human Resource staff participated in this year's job fair which was coordinated by Workforce Solutions and Congressman Ruben Hinojosa's office. This provided your credit union the opportunity to meet face to face with potential employees to meet the needs of our credit union.

COMING SOON!

We're so excited...

Security First Credit Union was given the opportunity to open branch offices in six HEB grocery stores throughout the Valley. We will pass on the dates and details of the openings soon. We can't wait to serve you in these new locations!



Protect your current investment

GROW

PROTECT

PRESERVE

- Retirement Accounts
 - 401K
 - 457
 - 403B
 - Rollovers
- Roth & Traditional IRA
- Asset Allocation
- Mutual Funds
- College Savings Plans
- Annuities
 - Fixed
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- Insurance
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 - Whole Life
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Chris Cortez

Financial Consultant

SWBC Investment Services, LLC

Located at Security First FCU

3515 S. Jackson Rd. Edinburg, TX 78539

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FX: 210.468.4125

ccortez@swbc.com



Investment Services

Available at Security First Federal Credit Union

Branch & ATM Locations

Edinburg	3515 S. Jackson Rd.
McAllen	3700 N. 12th St.
Mission	1409 E. Griffin Pkwy
Pharr	1218 W. Dicker Rd.
Weslaco	2502 E. Business 83
Harlingen	2505 W. Lincoln St.
San Benito	1140 W. Highway 77
Brownsville	255 Morningside Rd.
	465 E. Ruben Torres Sr. Blvd.
	2455 Price Rd.

Hours of Operation

Weekday Hours:

Monday, Tuesday, Thursday 9 a.m. – 5 p.m.

Wednesday 10 a.m. – 5 p.m. • Friday 9 a.m. – 6 p.m.

Drive-thru lanes open 8 a.m. – 6 p.m. weekdays

Saturday Hours:

Our McAllen, Mission, Edinburg, Weslaco and Brownsville/Price Rd. lobbies are open 9 a.m. – noon on Saturdays (drive-thru lanes open at 8 a.m.). Harlingen and Brownsville/802 Blvd.

drive-thru lanes are open 8 a.m. – noon.

All Security First branches will be closed on the following holidays:

Martin Luther King, Jr. Day - Monday, January 16, 2012

President's Day - Monday, February 20, 2012

Volunteer Board Members

Leo Dan Perez	Chairman
Norma Davis	Vice Chairperson
Rosie Campos	Secretary/Treasurer
Robert G. Champion	Board Member
Xavier L. Rios	Board Member
Paula D. Saucedo	Board Member
Sonny Hinojosa	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 a.m. to 9 p.m.

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Questions, comments or concerns

Write to us:

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