



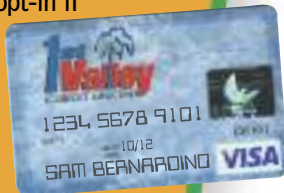
More Personalized Service
Because we get to know YOU!

401 West 2nd Street
San Bernardino, CA 92401

909-889-0838 • 1stValleyCU.com

“Opt-In” for Overdraft Protection

Legislation recently passed by Congress requires consumers to opt-in if they want overdraft services when performing everyday debit card transactions.



This means you now have to “opt-in” to receive or continue overdraft service on your everyday debit card transactions. 1st Valley Credit Union’s overdraft program is designed for member protection and convenience. Without an overdraft service program, members who attempt to make transactions without sufficient money in their accounts could have their debit card transactions rejected by the retailer, regardless of the circumstance or emergency. This can cause embarrassment or inconvenience.

If you elect to “opt-out” and have insufficient funds to cover a transaction, 1st Valley CU can decline the transaction and no fee will be charged. If you elect to opt-in for overdraft service, 1st Valley CU may at our discretion cover the overdrawn transactions

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We Opened a New Branch!

...and it fits in the palm of your hand.

It's Me 247
Mobile Web Banking

What is Mobile?

Mobile banking allows you to have access to your account via a cell or wireless handheld device. With Mobile Banking you can...

- Access your accounts to check balances
- Transfer money between accounts
- Manage your accounts on the go... anywhere your phone goes!

For a demo log on to “It’s Me 247” and click on the “Go Mobile” icon to learn all the details and view a demo.



1stPay247
Online Bill Pay

Did you know we have Online Bill Pay? Test-drive it free for 60 days – if you continue to use it, it’s still **Free!** Call or visit branch for details.

Member Appreciation Day

Thursday, July 15 • 11am to 4pm

Come celebrate with us! Stop by for hot dogs, chips, drink’s and find out what’s new. Bring your kids by and let them enjoy the Kid zone. Let us get to know you better.



FREE Shredder Truck will again be in our parking lot to help you clean out your old files securely. For more helpful tips, visit 1stValleyCU.com.

Holiday Closings: LABOR DAY: Monday, September 6
COLUMBUS DAY: Monday, October 11

We're Open 24/7 through It's Me 247: 1stValleyCU.com
or CU TALK at: 888-778-0311

Did You Know...

1st Valley Credit Union began in 1951, serving the City Employees of San Bernardino. Over the years, we added local employer groups to our field of membership. In 1999 we expanded our field of membership to encompass all persons living or working in the cities of San Bernardino, Colton, Rialto, Highland, Loma Linda and Grand Terrace. With your support, 1st Valley CU has grown to over \$35 million in assets.

WEBSITE: www.1stValleyCU.com

PHONE: 909-889-0838

Toll Free: 866-429-7493 (outside 909 area)

BRANCH LOCATION
401 West 2nd Street
San Bernardino, CA 92401

CU TALK
888-778-0311

LOBBY HOURS
Monday – Friday: 9am to 5pm

LOST or STOLEN VISA CARDS
800-237-6211

LOST or STOLEN GIFT CARDS
888-399-7511

1st Valley CU Protects Your Privacy, Always!

1st Valley Credit Union never sells your financial information or shares lists with companies outside of 1st Valley CU and our affiliates for the purpose of selling their products or services to you. Please review the enclosed updated Privacy Notice.



President's Corner by Gregg Stockdale Conversion


As you are aware by now that 1st Valley CU went through a software conversion to help provide our members with innovative products and efficient service.

By the end of this year, we will be adding the following products and services:

Shared Branching & Member Rewards Program!

What is Shared Branching?

With shared branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit union. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby.

Anywhere you see the swirl  you can conduct a range of transactions, such as: Deposits, Withdrawals, Loan Payments, Make transfers between accounts, Purchase money orders, travelers checks and official checks;* and more!

To take advantage of this service, when you enter a shared branch you only need to bring:

- Your home credit union's name
- Your account number
- Valid government-issued photo identification, i.e., State Driver's license, US Passport

*May not be available at all outlets and locations.

What is Member Rewards Program?

Our Member Rewards Program will consist of earning points for simply doing business with us. The more you do with us, the more points you'll earn. Look for 1st Valley Member Rewards Program Brochure in the mail when the program becomes available.



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up to the maximum overdraft coverage pre-arranged.

If you would like to be protected, opt-in for overdraft service. Please look in the mail for your opt-in letter that is being mailed to you. If you elect to opt-in, you also have the right to opt-out at any time at no cost.

Beginning August 15, 2010, existing account holders who do not opt-in will NOT be protected under the 1st Valley CU's overdraft service. New accounts opened on or after July 1, 2010, will not be protected under 1st Valley CU's overdraft service unless the member elects to opt-in, so you must hurry and act now if you wish to protect your transactions.

Note: This law does not cover check transactions or recurring debit card transactions. Overdraft fee: \$25 per transaction.

Additional Debit Card Changes

As of August 31, 2010, 1st Valley will be changing our debit card processor.

What does this mean to you?

- You will need to inform us of your primary phone number that you would like us to use in case of Debit Card Fraud. Please contact Cynthia Romero at 909-889-0838 ext. 227 to do so.
- Lost/Stolen phone number will be changed to: 1-866-466-2351. You will be asked for your Primary Phone Number and your last four digits of cardholder's social security number.
- You have 3 consecutive attempts to enter your pin per day. The reset will happen at 12:00am Mountain Time.
- Any new pin changes will take 24 to 48 hours to be effective.

Please continue to check your mail and the home page of our website for any further updates regarding this program.

QUESTIONS OR CONCERNS: Please call 909-889-0838, we'll be happy to help!