

# SONOMA FEDERAL CREDIT UNION

*We take the time to meet your needs*

First Quarter 2005

## Great First Mortgage Loans at Sonoma Federal



Wouldn't it be great to kick off 2005 by saving hundreds of dollars a month? You can, by refinancing your home loan or taking out a Home Equity Line of Credit at Sonoma Federal CU. We offer a 5-year fixed, Jumbo Loan up to \$650,000 for up to 90% of the value of your home.

Rates are available from  
**4.75%APR\* with 0 points  
and low closing costs!**

This rate is fixed for 5 years. We also have great rates on 30 year-fixed mortgages.

Lower your monthly payments and live better in 2005 with a Sonoma Federal First Mortgage! Give us a call today at (707) 527-6216 for more information and your Home Loan application.

## HFCU is now Sonoma Federal!

You've probably already noticed the new look for our newsletter, and the new name associated with it. This is just the beginning of the exciting things happening at your credit union.

As we noted in our last newsletter, we have been granted a community charter by the NCUA. What does this mean? It means that we can now offer the excellent financial services you currently enjoy, to anyone living or working in Sonoma County. Therefore, we've chosen a new name which reflects our geographic service expansion to all of Sonoma County.

Healthcare Federal Credit Union is now officially Sonoma Federal Credit Union. We're keeping our same location and focus on serving our existing members. The expanded charter and new name reflect our commitment to offer you even more enhanced and a broader range of financial products and services. We want to do our best for you, our member-owners.



As your credit union grows, we will be able to afford more of the products and services you expect and deserve. The larger our asset base, the more services we can afford to offer you.

## NEW Web Site Coming Soon!

Soon we will roll out our new website, with increased functionality and a new URL: [www.SonomaFed.com](http://www.SonomaFed.com). Please watch our current website at [www.hfcu.com](http://www.hfcu.com) for the release date.

At SonomaFed.com, you'll have:

- 24-hour access to manage your accounts
- FREE online Bill Pay. Fast, convenient, secure and you'll save the cost of checks and stamps!
- The ability to download your account activity in seconds to a spreadsheet or money management software such as Quicken™ or Microsoft Money™



- Apply for loans online anytime, anywhere and...
- Receive loan approvals in minutes, without ever leaving the comfort of your chair!

So, tell your family, a friend or a neighbor that the benefit of membership in the Sonoma Federal Credit Union is now open to them.

At Sonoma Federal Credit Union, we'll take the time to meet your needs.

# Individual Retirement Accounts

It's no secret that the Social Security fund may not exist when many of us get ready to retire. So, there is not time like the present to begin your retirement nest egg. Sonoma Federal Credit Union offers a wide variety of IRA certificate accounts, with varied rates and terms. IRAs also offer great tax advantages to most investors (consult with your tax advisor for details).

If you have questions about setting up your IRA, just give us a call. One of our experienced Member Service Representatives can explain the program to you and also send you literature to help you decide on the type of account that best suits your needs.

Don't waste another day; begin your retirement savings today!



## Office

1126 Montgomery Dr.  
Santa Rosa, CA 95405

## Mailing Address

P. O. Box 2507  
Santa Rosa, CA 95405

## Telephone

707-527-6216

## StatLine

707-527-STAT or  
707-527-7828

www.527stat.com

## Fax

707-527-6835

## Internet

www.hfcu.com

## E-mail

hfcu@hfcu.com

## 1<sup>st</sup> Mortgages

1-707-527-6216

## CO-OP Network

No Surcharge ATM  
Locations

1-888-748-3266

## Annual Meeting



### WHEN:

11:00am to 2:00pm, Monday, April 4, 2005

### WHERE:

Santa Rosa Memorial Hospital Cafeteria  
Conference Rooms B&C

## Select Savings & Loan Rates\*\*\*

### Share Accounts

Balance of \$100		Balance of \$10,000		Balance of \$25,000		Balance of \$50,000	
Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
.25%	.25%	.50%	.50%	.75%	.75%	.90%	.90%

### Money Market

Balance of \$1,000		Balance of \$2,500		Balance of \$25,000		Balance of \$50,000		Balance of \$90,000	
Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
.35%	.35%	.50%	.50%	1.00%	1.00%	1.25%	1.25%	1.49%	1.50%

### Regular Certificate and Individual Retirement Accounts

Term	Minimum Balance of \$1,000		Minimum Balance of \$10,000		Minimum Balance of \$50,000		Minimum Balance of \$90,000	
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
6 Months	1.00%	1.00%	1.10%	1.10%	1.25%	1.25%	1.49%	1.50%
1 Year	1.10%	1.10%	1.25%	1.25%	1.49%	1.50%	1.47%	1.75%
2 Years	1.25%	1.25%	1.47%	1.75%	1.98%	2.00%	2.23%	2.25%
3 Years	1.74%	1.75%	2.23%	2.25%	2.47%	2.50%	2.71%	2.75%
5 Years	1.98%	2.00%	2.47%	2.50%	2.71%	2.75%	2.96%	3.00%

### Auto Loans - Loan Rates reduced by 0.25% with automatic payments

New Autos	Used Autos	Vintage Autos	Older Autos
Current or prior year models with <15K miles	7 Model years old or newer	20 Model years old and in Kelly BB for vintage autos	7 Model years to max age 10 years old
<b>Term:</b> 1-84 Months	<b>Term:</b> 1-72 Month	<b>Term:</b> 1-60 Months	<b>Term:</b> 1-48 Months
<b>From:</b> 3.65% APR**	<b>From:</b> 4.14% APR**	<b>From:</b> 5.65% APR**	<b>From:</b> 7.65% APR**

### Home Equity Loans - Loan Rates reduced by 0.25% with automatic payments

Home Equity Line of Credit (HELOC) - Adjustable Rate Mortgage (ARM)	No Fee Home Equity Line of Credit	Fixed 2nd Trust Deed
<b>Term:</b> 15 Years	<b>Term:</b> 15 Years	<b>Term:</b> 15 Years
<b>Minimum:</b> \$10,000	<b>Minimum:</b> \$20,000	<b>Minimum:</b> \$10,000
<b>Maximum:</b> \$200,000	<b>Maximum:</b> \$200,000	<b>Maximum:</b> \$200,000
<b>APR**:</b> From 4.50%	<b>From:</b> Prime + 0.75% APR	<b>APR**:</b> From 6.24%
<b>Fees:</b> Cost† + \$100	<b>Fees:</b> None	<b>Fees:</b> Cost† + \$100

† Third-party costs (appraisal, title fees, flood determination fee, etc.) not included. \* Annual Percentage Yield  
\*\* Annual Percentage Rate \*\*\* Rates and Terms are subject to change without notice.

### Important Information About Loan Rates:

The Annual Percentage Rate (APR) of your loan is determined by your individual credit history. Rates advertised are subject to approval, may vary, and are fixed unless otherwise noted. All rates are subject to change without notice.

## Holiday Closings



### MARTIN LUTHER KING JR. DAY

Monday, January 17th

### PRESIDENT'S DAY

Monday, February 21st



Healthcare Federal Credit Union does business in accordance with the Federal Housing Law and the Equal Credit Opportunities Act.

Please note: The content in this newsletter is for informational purposes only and intended for members of Healthcare Federal Credit Union. Please contact the credit union for a complete disclosure for all products and services.