

Mailing Address

FOR ALL BRANCHES

P.O. Box 5011
Visalia, CA 93278-5011

To ensure your payments, deposits, and other correspondence are received by the credit union on time, please use the mailing address above. Correspondence addressed to a physical branch location (street address) may be returned to you by the post office.

LOCATIONS

VISALIA

2300 W. Whitendale Ave.
Visalia, CA 93277
(559) 732-8892

5222 W. Cypress Ave.
Visalia, CA 93277
(559) 732-8892

PORTERVILLE

1389 W. Henderson Ave.
Porterville, CA 93257
(559) 784-8892

TULARE

1233 E. Prosperity Ave.
Tulare, CA 93274
(559) 685-8892

OFFICE HOURS

Mon - Thurs 9:00 AM - 5:30 PM
Friday 9:00 AM - 6:00 PM

Whitendale Drive-Up:
Mon - Fri 8:30 AM - 6:00 PM

PHONE NUMBERS

TELLERPHONE

Visalia / Tulare: (559) 737-5722
Porterville: (559) 781-8643

LOAN RATES

(559) 737-5740

CERTIFICATE RATES

(559) 737-5718

DEFERRED COMP. RATES

(559) 737-5719

VISA DIRECT

(559) 737-5746

AMUSEMENT PARK TICKET INFO

(559) 737-5774

ONLINE

www.tucoemas.org

EMAIL

eService@tucoemas.org



Annual Meeting Chairman & President Report

We are pleased and honored to report on another year of Tucoemas Federal Credit Union serving the financial needs of the people of Tulare County. Tucoemas was founded 61 years ago by a group of people who wanted to help each other. So it has followed that we have moved from "people helping people" to "generations helping generations," with the financial strength of the credit union making it possible to continue serving its members.

2009 was another challenging year for the national economy, which is going through the worst recession since the 1930's. Home values plummeted, unemployment rose, and many financial institutions either collapsed or required taxpayer rescue. Closer to home, California was more hard-hit than the nation, and our local community has not been immune.

As a result of our prudent lending practices, sound underwriting policies, and ongoing commitment to our founding values, Tucoemas has proven to be resilient. In the midst of this challenging economic climate, we are proud to report that we remain a "well capitalized" credit union. The "well capitalized" label is a designation given by our federal regulator, the NCUA, to only those credit unions maintaining the highest level of financial strength and soundness.

While we have stayed with our conservative loan underwriting standards, 2009 was also a year in which our members borrowed almost \$50 million, including about \$4.6 million in real estate loans and over \$41 million in automobile loans. Of that \$41 million in auto loans, 80% of them were made directly at the auto dealers, enabling these members to make their car buying and financing experiences truly a one-stop trip.

Making a difference in the community extends beyond Tucoemas providing financial services and members supporting their credit union. Our second annual "Hats for Hope" drive produced over 2,000 hand-knitted hats and lap blankets for cancer patients experiencing hair loss. The combined efforts of Tucoemas and over 150 members earned First Place in the statewide Dora Maxwell Award, which recognizes credit unions for socially responsible community projects. In addition, we once again sponsored the Tulare County EDC Student STEM (Science, Technology, Engineering and Mathematics) Entrepreneur Award, which recognizes and honors the efforts of high school students as they pursue their higher education.

Altogether, these accomplishments are just a few of the ways in which Tucoemas, your member-owned credit union, delivered value to its member-owners and enriched the community. Together with our dedicated staff, we at Tucoemas renew our commitment to uphold our tradition of putting members first. These are challenging times, and we are honored and excited to have the opportunity to continue to serve and protect your financial interests.

Sincerely,

Ken Kugler, Board Chairman

Linda Reese, President



Second Quarter 2010

Member Matters

A newsletter for every stage of your financial life.



IN THIS ISSUE

- ▶ Need a Loan? Think TUCOEMAS Home and Auto Loans
- ▶ Credit Union Youth Week April 18th - 24th Coloring and Essay Contests
- ▶ Privacy Policy Protecting your personal information
- ▶ Member Select Program Dental and Vision Plans for Members
- ▶ Achieve Financial Balance
- ▶ Go Green! Use eServices
- ▶ Member Discounts Amusement Park Tickets
- ▶ Bulletin Board Vacation Club Accounts Annual Insurance Disclosure E-Mail Address Update
- ▶ Tucoemas Check Card Credit vs. Debit
- ▶ ATM Safety Tips for safe ATM usage

Need a Loan? Think TUCOEMAS.

Whether you're in the market for a new home, auto, or are interested in refinancing a loan you have at another institution to lower your rate, TUCOEMAS Federal Credit Union would like to help.

HOME LOANS

TUCOEMAS offers the Tulare County community a variety of mortgage options. Whether you're in the market to purchase or refinance a home, a TUCOEMAS loan specialist will help you find a loan program that's right for you. Contact the Real Estate Department at (559) 737-5780 for more information.



AUTO LOANS

TUCOEMAS will finance up to 100% of MSRP on a new vehicle and 100% of Kelley Blue Book on a used vehicle of your choice including tax, license, and mechanical breakdown insurance. If you are buying from a dealer, be sure to look for the Credit Union Direct Lending (CUDL) logo to obtain your low-rate credit union financing right at the dealership. Buying from an individual or interested in a lease buyout? No problem! TUCOEMAS will prepare all the DMV paperwork for you during the loan process. For more information, contact the Consumer Loan Department at (559) 732-8892, ext. 5626.



Celebrating Credit Union Youth Week

TUCOEMAS Federal Credit Union is committed to helping our youth on the path to setting financial goals. Join us this year as we celebrate National Credit Union Youth Week from **April 18 - 24, 2010**. Stop by one of our branches to open a savings account for your child and pick up an entry form for one of the youth contests listed below.

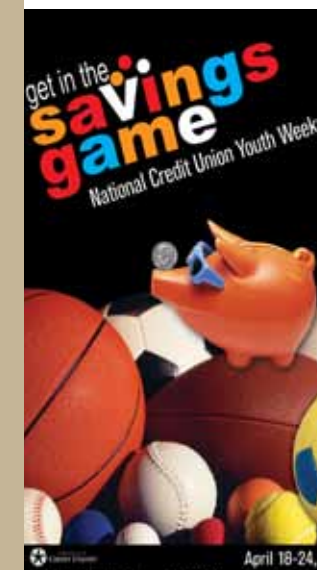
Coloring Contest (for ages 6-12) Entry forms are available at all branch locations. All entries will be displayed at the branches until April 28th and evaluated by a panel of judges. One winner will receive a Visalia Adventure Park Family Pack that includes four attraction passes and buffet for a family of four. Deadline to enter is April 26th. Winner will be announced on May 10th.

Essay Contest (for ages 13-18) Submit a 200 minimum word essay explaining "The benefits of opening a savings account with TUCOEMAS." Essay guidelines are available at all TUCOEMAS branches. One winner will receive two 1-day hopper tickets to Disneyland/California Adventure. Deadline to enter is April 26th. Winner will be announced May 10th.



SAFETY & SOUNDNESS

At TUCOEMAS Federal Credit Union, we keep our members' best interests in mind. For information about the security of your deposits and how your funds are insured, visit us online at www.tucoemas.org.



www.tucoemas.org

HOLIDAYS

OFFICES CLOSED

MEMORIAL DAY
May 31, 2010

Independence Day
July 5, 2010

LABOR DAY
September 6, 2010

PRIVACY POLICY

Annual Notice

TUCOEMAS Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Information We Collect and Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as disclosed previously, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with TUCOEMAS Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

Online Privacy

TUCOEMAS Federal Credit Union wants you to be confident that your financial privacy is a top priority of this credit union. This page describes how we collect and use the information from our public web site at www.tucoemas.org and our eTeller Home Banking and Bill Payments services.

TUCOEMAS does not gather user-specific information, details from your computer Internet software or save data about you other than what is needed to access eTeller Home Banking and/or services. You must have cookies enabled on your browser to use these services. Additional information about cookies is provided when you initiate access to these services.

We do not share data collected from you, during your visit to our web site, with third parties unless it is specifically required to process your transaction, or requested by you. Examples of data sharing would be processing membership and loan applications and our policy of running credit reports based upon the information you provide. Credit reporting information is provided to TFCU by third parties we trust and with whom we have a business relationship.

When you visit www.tucoemas.org, you do so without revealing your personal identity. Our systems recognize the pages that you visit within our site. The credit union collects aggregate information on site traffic, such as dates and hours of use, to compile statistics to help us improve the site. The information is used solely for these analytical purposes.

We use return E-mail addresses to answer the E-mail we receive. E-mail addresses are not shared with other companies, unless requested by you.

Children's Privacy

TUCOEMAS Federal Credit Union provides information to educate children from its "Kid's Quarters" site. This site was created for the general audience and does not solicit or collect personal information from children online. Applications for credit union membership are printable and are not designed for online submission. The credit union does not knowingly market to children online without express parental consent or notification.

Other Web Sites Linked to the TUCOEMAS Web Site

We provide you with greater access to information, our site contains links to other sites. TUCOEMAS Federal Credit Union is not responsible for the privacy practices or the content of such other Web sites.

Commitment to Privacy

If you have questions about this privacy statement, the practices of this Web site, you can contact our service@tucoemas.org, phone 559-732-8892 for a Membership Services Representative, or write to:

TUCOEMAS Federal Credit Union
Attn: Privacy Information Request
P.O. Box 5011
Visalia, CA 93278-5011

Dental & Vision Coverage for Members

"Member Select" is pleased to reintroduce the Cigna Dental options and VSP Vision Care plan to TUCOEMAS Federal Credit Union members!



1. CIGNA Dental Preferred Provider Option (PPO)

With Cigna Dental PPO coverage, maximum benefits are achieved when using dentists who have agreed to Cigna's lower charge schedule. It is very possible that your dentists are Cigna PPO dentists since over 53,000 dentists, nationwide, are in this network. However, even if your dentists are not in this network, you will still receive coverage on an out-of-network basis. This plan option is available nationwide and no waiting periods for coverage apply.

2. CIGNA Dental (HMO)

This low cost managed dental care option requires enrollees to select a dental office in the Cigna Dental HMO network. There is no coverage maximum and fixed co-payments are charged for dental services provided. Coverage is available in most states.

3. Vision Service Plan (VSP)

This Vision Care option provides maximum benefits when enrollees visit one of the 24,000 VSP network doctors nationwide. However, out-of-network benefits at reduced levels are available. Coverage is available nationwide.

"Member Select" enrollment kits are available by calling toll free 1-888-293-4903, option 2. Included are all details of the plan options, rates, and enrollment forms. **Call today! Deadline for enrollment is June 4, 2010. Actual coverage begins July 1, 2010.**

Achieve Balance

TUCOEMAS Federal Credit Union wants to help you achieve your financial goals, whether that means getting out of debt, sending the kids to college, buying your first home, or retiring.

Through BALANCE, a provider of financial education services, members will receive free, unbiased information and assistance. To use the services, simply call, **toll-free, 1-888-456-2227.**

TUCOEMAS Federal Credit Union understands that personal finance affects all of us every day. Fortunately, everyone can achieve financial fitness with determination and a little professional guidance. Through the benefit of membership, you can be well on your way to master your money.

GO GREEN!

TUCOEMAS
FEDERAL CREDIT UNION

Bank online and you'll save more than just time
www.tucoemas.org

Did you know that if everybody paid their bills online, 1.6 billion pounds of paper and 2.1 million tons of greenhouse-gas emissions would be saved each year?

Sign up for eStatements and you will reduce the paper waste of mailed statements.

Use eTeller Home Banking and Bill Pay to save money on postage.

Direct Deposit your checks and reduce pollution as well as gas money with fewer trips to the branch.

Use your Debit Card to save time at the register and reduce paper waste.

Take advantage of the **FREE** electronic services offered by TUCOEMAS:

- eStatement
- eTeller & Bill Pay*
- Direct Deposit
- Debit Card

*when signed up for eStatement

Call 737-5965 for more information or visit the branch nearest you to sign up today!

Member Discounts Amusement Park Tickets

Save money on your next vacation by purchasing amusement park tickets at TUCOEMAS. Now offering:

- 1-Day Disney Hopper
- 2-Day Disney Hopper
- 1-Day Magic Mountain
- 2-Day Universal Studio's

The above tickets are available to TUCOEMAS FCU members only. For ticket availability information, call our Amusement Park Ticket Hotline at 737-5774 or visit our website. TUCOEMAS also offers a Family Fun Pack that includes a variety of discount coupons to other attractions. The Fun Packs are available free of charge at all branch locations.

Bulletin Board

Vacation Club Accounts

Vacation Club Account balances over \$5 will be transferred to Regular Shares and available for withdrawal on June 1, 2010. Members may access account funds from the ATM, eTeller home banking, or the TellerPhone audio response system.

Annual Insurance Disclosure

In compliance with California Law, the credit union is providing you with the following notice if you have credit life or disability insurance on a revolving loan account: **This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.**

E-Mail Address Update

To prevent delays in eStatement and/or eTeller Home Banking Plus Bill Pay correspondence, please promptly notify the credit union of any changes in your e-mail address.



Tucoemas Check Card

When making a purchase with your Tucoemas Check Card, you have probably been asked whether you would like to use "credit or debit." To shed some light on this question, we have outlined some of the benefits of each option below:

When choosing "credit", you:

- Must sign for the purchase.
- Have added security of not having to enter your Personal Identification Number (PIN).
- Cannot receive cash back.
- Have dispute protection for unpaid purchases over \$50.

When choosing "debit", you:

- Must enter you PIN.
- Can receive cash back, if needed.
- May have to pay a Point of Sale (POS) fee.

In general, unless you need cash back, choosing the "credit" option is the preferred way to use your Tucoemas Check Card.

ATM SAFETY TIPS

Your safety and security are very important to us. We take great care in offering you a safe place to conduct your financial business. While TUCOEMAS tries to maintain a safe environment, there are precautions that you can take, too. Listed below are a few things you can do to keep yourself safe when using an ATM.

- Plan ahead. Know what transactions you're planning before you go to the ATM. Have your deposit envelope already completed to minimize your time at the ATM.
- When making a cash withdrawal, quickly put the cash in your purse or wallet and leave as soon as your transaction is finished.
- Watch for anyone suspicious or someone just waiting around the ATM. If you see someone suspicious, wait to use the ATM at another time.
- When using a drive-up ATM, keep your doors locked and be aware of your surroundings. If someone approaches your vehicle on foot, press CANCEL to stop the transaction, take your card, and drive away.
- If possible, try not to use the ATM when alone. Have a friend watch your surroundings while you complete your transactions.

The most important safety tip is to simply use common sense. Most problems can be avoided by being prepared and cautious.