



San Diego County Credit Union

At San Diego County Credit Union, top-notch customer service comes with a commitment to ethics and integrity.

"This focus includes monitoring our online security, ensuring all staff adhere to our strict data-handling guidelines, annual ethics training, and more," says Teresa Halleck, president and CEO.

San Diego County Credit Union offers customers various types of free financial help,

from personal assistance with developing a realistic family budget to in-person seminars hosted by financial experts.

"We're for everyone who wants a better option to big-bank banking," Halleck says. "Unlike most other financial institutions, San Diego County Credit Union does not issue stock or pay dividends to outside stockholders. Instead, earnings are returned locally to customers in the form of lower loan rates, higher dividends on deposits, and lower fees."

New customers can open their accounts entirely online without needing to step foot in a branch. "Our Web site, sdccu.com, has three easy steps for you to follow, as well as a free switch kit for you to fill out and send to your payroll department to convert your direct deposit," Halleck says. "It's that easy!"



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Bill Howe Plumbing

Heating & Air, Restoration and Flood Services, Inc.

Bill Howe Plumbing stands for something you can count on: a commitment to the customer and the community. "For 32 years, we've been doing whatever it takes to earn trust and do the job right," says Tina Howe, vice president of

the Bill Howe Family of Companies. "There's nothing more important than being the best."

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