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**MEDIA ADVISORY**

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**MAINTAINING YOUR CREDIT**

*How to Manage Your Credit and Protect It's Image*

**WHO:** San Diego Metropolitan Credit Union

**WHAT:** Managing Your Credit

**WHEN:** May 20, 2009  
3:30pm-5:00pm

**WHERE:** San Diego Metropolitan Credit Union Offices  
9212 Balboa Avenue  
San Diego, CA 92123

**COST:** Free Admission

**EVENT:** Having credit is no longer seen as a luxury for consumers – actually, having a credit history is imperative to an individual's buying power and financial well-being. A credit history is a record of an individual's past borrowing and repaying, and includes information about late payments, use or abuse of credit and financial difficulties such as bankruptcy. In a sense, it's an individual's "credit reputation." In fact, without credit, buying a car, getting a job or even obtaining a cell phone is problematic. Your credit score has become a measure of how businesses regard you and how much risk they are taking by providing a product or service to you on credit. So, it is of utmost importance to maintain a healthy financial situation.

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*San Diego Metropolitan Credit Union (SDMCU) is committed to its community and members and provides services to families and individuals to manage their personal finances. SDMCU has been in business since 1934 and serves over 20,000 members. SDMCU's corporate headquarters are located in San Diego and information about SDMCU is available on the worldwide web at [www.sdmcu.org](http://www.sdmcu.org).*

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