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Plugged in: BofA wasn't first to offer service

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Last week, this space reported that financial giant Bank of America would soon launch online banking via cell phone.

What we didn't note was that two major Sacramento-based credit unions had beaten BofA to the punch. The Golden 1 Credit Union has been offering its members access to their financial accounts via wireless phones for nearly five years. SAFE Credit Union launched its system in October.

The service allows customers, using a cell phone equipped for wireless Internet access, to check account balances, transfer funds and pay bills.

Golden 1 Chief Executive Teresa Halleck said 8,000 to 10,000 of the credit union's 650,000 members use cell phone banking every month. That's up from 2,000 monthly at the end of 2003.

"The members who use it really love it," she said. "We probably should promote it a little bit more."

SAFE Vice President of Technology Dave Pope didn't have precise numbers on how many of the credit union's 121,000 members are using SAFE's wireless system. But he said it was important for attracting younger customers to the credit union.

"For us, it's critical that this new generation finds us convenient and accessible. We think the return on (our) investment will be a lifelong member."

Satellite TV rates going up

Cable TV viewers endured their annual rate increase earlier this year. Now, satellite customers get their turn.

For existing customers, DirecTV said it will raise prices for Total Choice, its popular programming package, by 6.7 percent starting March 1; the overall average hike will be 4 percent.

New customers who signed up for DirecTV service on or after Feb. 6 will see slightly higher prices than existing customers.

Dish Network already raised prices this month, though the rates on its popular package, America's Top 100, remained unchanged.

Both companies say the price hikes were necessary because of increased programming costs and costly investments made in areas such as new high-definition channels.

Neither company would disclose how many customers they have in the Sacramento area, but satellite TV accounts for nearly 28 percent of all pay-television subscribers in the United States, according to federal regulators.

Customers of El Segundo-based DirecTV will see the price of popular Total Choice increase from \$45 to \$48,

up 6.7 percent. The price of HBO and other premium packages will go from \$12 to \$13, an 8.3 percent increase.

Dish Network, based near Denver, raised prices on many packages by \$3 a month, but its Top 100 package was unchanged at \$35 a month. Its HBO channels were unchanged at \$15 a month, but prices for other premium packages like Showtime and Starz climbed by \$1 to \$13.

The hikes come after local cable operators implemented their own rate hikes. In January, Comcast and SureWest Broadband raised rates on their most popular packages by 5.9 percent and 8 percent respectively.

DMG offers fresher tunes

Freshening up its catalog of online tunes, Digital Music Group Inc. said Wednesday that it has added some punk, alternative and hip-hop songs to the music it distributes to online music stores.

The Sacramento-based company said it reached distribution agreements with independent labels EsNtion Records, Thick Records and C.P. Records. EsNtion specializes in dance music, Thick in punk/alternative and C.P. in hip-hop.

The distribution deals are a departure for DMG, which specializes in oldies titles. "(This) demonstrates our commitment to acquiring long-term rights to new, contemporary, charting hits that reside on independent labels, not just oldies," said DMG Chief Executive Mitchell Koulouris in a statement.

Investors did not appear impressed. DMG's stock closed at \$4.60 Wednesday, down 21 cents in Nasdaq trading.

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