



COUNTY FEDERAL
SANTA CLARA COUNTY FEDERAL CREDIT UNION

SOLUTIONS

FALL 2023



A Stress Free Holiday Season

Whether you are trying to build credit, looking to transfer to a better rate credit card, or simply interested in earning rewards - there's a card for you.

And, just in time for the holiday season, you can enjoy a low introductory rate as low as 2.990% APR¹ for the first 12 months on balance transfers* and new purchases.

So treat yourself. Apply online, visit a branch or call us at 408-282-0700 to find the card that's right for you.

Learn more at www.sccfcu.org/credit-cards

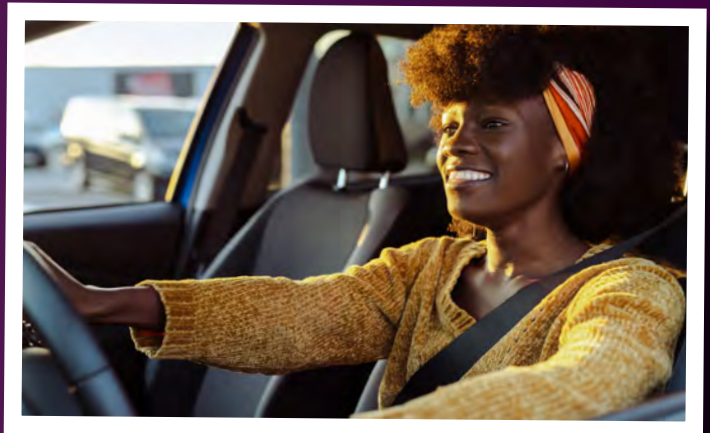
(1) APR - Annual Percentage Rate. Introductory Purchases and Balance Transfer APRs 2.990% to 9.990% for VISA Platinum and 4.990% to 11.990% for VISA Platinum Rewards available as of 4/9/2018. Purchase and post-introductory balance transfer APRs 7.990% to 14.990% for VISA Platinum and 9.990% to 16.990% for VISA Platinum Rewards as of 4/9/2018. Introductory Balance Transfer and purchase and post-introductory APRs offered to approved applicants depend on credit qualifications. Rates and terms subject to change. All loans subject to credit approval and income verification. If under 21 must prove financial independence or have a qualified co-borrower over age 21. Refer to the Credit Card Agreement and the Application & Solicitation Disclosure for additional information. U.S. issued cards only. VISA's Zero Liability policy does not apply to commercial card or ATM transactions, or to PIN transactions not processed by VISA. *Offer not valid on balances transferred from other Santa Clara County Federal Credit Union loans. Transferring balances will not close accounts with other creditors. To close your accounts with other creditors, you must contact them. It may take up to 10 days for balance transfer payments to reach other creditors. You should continue to make payments to other creditors to avoid late fees; we will not be responsible for late or other default-related fees assessed by other creditors. Balance transfers will not be made if they would cause you to exceed your credit limit.

Ready to Buy a Car?

Don't wait any longer! County Federal has fantastic rates and flexible terms on auto loans.

Get your financing sorted ahead of time and enjoy stress-free car shopping. It's time to save big on your dream vehicle.

Learn more at www.sccfcu.org/vehicle-loans.



DRIVE TO Savings!

Got a high interest auto loan or just want to lower your monthly payment? It's time to refinance your car loan! We've got competitive rates and experienced Loan Advisors to walk you through the process. Receive \$100 cash back* when you refinance another lender's auto loan with County Federal. Start your application today at www.sccfcu.org/vehicle-loans.

**\$100 cash back award is only available for loan amounts of \$10,000 or greater. Limit one cash back award per loan closed. Existing County Federal loans are excluded. Funds will be deposited directly into your share savings account after 90 days of loan funding. Loans that are paid off within 90 days of opening will not qualify. Offer subject to change without notice.*

Get \$100
Cash Back*

It Pays To Share

Invite your family members, coworkers, and friends to become a County Federal Member. **When they join you get rewarded!**

**Restrictions and conditions apply. Review program information at www.sccfcu.org/Membership-Referral-Program-Disclosure.pdf or call 408-282-0700 to learn more about County Federal membership eligibility and referral promotion terms. Referral bonus deposited to the referring member's County Federal share accounts 4 weeks after referred member satisfies all requirements for promotion. To qualify for promotion, referred member must qualify for membership, and must not have had any membership, account or loan with County Federal during the preceding six months. Referring members can earn up to a total of \$100 for referrals that result in qualified new memberships. Youth Accounts (Get Started, M3 Money Club) are not eligible.*



Making a Difference

Donate Now at www.sccfcu.org/teddy

TEDDY BEARS
ON PATROL



INTERNATIONAL CREDIT UNION DAY
OCTOBER 19, 2023

Bring a friend to visit a branch location and to learn more about what County Federal has to offer!



County Federal Drive to End Hunger

Starting **November 1st - December 8th**, stop by a **County Federal Branch** and donate canned food to help nourish our local communities in need.



Proudly Supported by






*Kindly not accepting pet food.

Protect Your Information

As we look forward to the holiday season, be aware of increased fraud activity over holiday closures.

County Federal will **never call or text** you to ask for your online banking credentials, passwords, or debit card number or pin code.





All times
are in
Pacific Time

Webinars

OCTOBER Federal vs Private Student Loans

October 10 • 10:30 am or October 19 • 5:30 pm

NOVEMBER Breezing Through the Holidays

November 7 • 10:30 am or November 16 • 5:30 pm

DECEMBER Identity Theft Solutions

December 5 • 10:30 am or December 14 • 5:30 pm

Register at www.sccfcu.org/webinars

Branch Locations & Hours

Almaden Branch

5353 Almaden Expressway, Suite 65
San Jose, CA 95118
Monday - Friday 9 am - 5 pm
Saturday - 9:30 am - 2 pm

Campbell Branch

Kirkwood Plaza
1638 W. Campbell Avenue • Campbell, CA 95008
Monday - Friday 9 am - 5 pm
Saturday Closed

East San Jose Branch

255 N. White Road, Suite 112 • San Jose, CA 95127
Monday - Friday 9 am - 5 pm
Saturday - 9:30 am - 2 pm

Gilroy Branch

6915 Camino Arroyo, Suite 50 • Gilroy, CA 95020
Monday - Friday 9 am - 5 pm
Saturday Closed

West Hedding Branch

70 West Hedding Street (Lower Level)
San Jose, CA 95110
Monday - Friday 9 am - 5 pm
Saturday Closed

Corporate Center Mailing Address

P.O. Box 11024 • San Jose, CA 95103

City Centre Office (No Branch Services)

140 E. San Fernando Street
San Jose, CA 95112

Mortgage Lending

Monday - Friday 9 am - 6 pm • Saturday Closed
408-282-0700/408-282-0742

Consumer Lending

Monday - Friday 9 am - 5 pm
Saturday - 9:30 am - 2 pm
408-282-0700/800-282-6212

Contact Center

Monday - Friday 8 am - 6 pm
Saturday - 9:30 am - 2:30 pm
408-282-0700/800-282-6212

Financial Profile

(As of August 31, 2023)

Assets.....	\$980,156,281
Loans.....	\$509,694,750
Shares.....	\$898,385,217
Members.....	47,201

ROUTING NUMBER: 321176972

NMLS #: 415778

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County Federal: Holiday Schedule

(All branches will be closed)

Indigenous Peoples' Day
Monday, October 9, 2023

Veterans Day
Friday, November 10, 2023

Thanksgiving
Thursday, November 24, 2023
& Friday, November 25, 2023

Christmas
Monday, December 25, 2023

New Year's Day
Monday, January 1, 2024



BOARD OF DIRECTORS & EXECUTIVE LEADERSHIP TEAM

EXECUTIVE LEADERSHIP

Rebecca Reynolds Lytle

President & Chief Executive Officer

Joe Bonacci

Senior Vice President & Chief Information Officer

Divine David

Senior Vice President & Chief Experience Officer

Simran Gyani

Senior Vice President & Chief Brand Officer

Trent McIlhaney

Senior Vice President & Chief Financial Officer

Jennifer Montero

Senior Vice President & Chief Human Resources Officer

BOARD OF DIRECTORS

Traci Hess

Chair

Jose Luis H. Pacheco

Vice-Chair

David Indra

Secretary/Treasurer

Deborah Baker

Director

Dave Cameron

Director

Juan Ledesma

Director

Peter Ng

Director

SUPERVISORY COMMITTEE

John Tran

Chair

Elizabeth Trigos-Salinas

Member

Katelyn Lu

Member

Mary Fisher

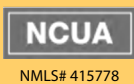
Member

Shawn Whiteman

Member

David Indra

Board Liaison



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
National Credit Union Administration, a U.S. Government Agency.