



Spread the News

Did you know?



Banking with County Federal Credit Union delivers more than just award-winning, personalized financial services. As a not-for-profit financial cooperative, we have been committed to helping Member-Owners to meet their financial needs for 73 years. We strive to provide affordable, quality financial products and services to people from all walks of life throughout Santa Clara and San Benito Counties.

Refer an eligible family member or co-worker, and get \$25!* Share the County Federal Advantage with someone today!

*Restrictions and conditions apply. Review details or call 408-282-0700 to learn more about County Federal membership eligibility and referral promotion terms. Referral incentive deposited to referring member's County Federal share account 4 weeks after referred member satisfies all requirements for promotion. To qualify for promotion, referred member must not have had any membership, account or loan with County Federal during the preceding six months. Promotion subject to change or cancellation without notice.

4

Tips for Your Spring Break on a Budget

Budgets never go on vacation! Here's how to have an epic spring break on a budget.

- See if your job or school has someone specializing in travel to help you plan your trip. Your job or school may get you discounts on flights and hotel stays.
- Check out sites like LivingSocial for deals on food, entertainment, and more.
- You can even use an app, like Hopper, to plan your trip.
- Explore street food to save on eats while genuinely experiencing the scene on vacation.

The County Federal Visa Platinum Rewards Card makes vacationing even more fun by earning points on purchases and, most notably, providing peace of mind with eliminated fees other card issuers charge. Learn more about the County Federal Visa Credit Card at www.sccfcu.org/credit-cards.



Happy travels!

CONTENT SOURCE: CUCONTENT



Spring Into Upgrades

Ready to tackle those home improvement projects but don't have all the cash? Use a **Home Equity Line of Credit (HELOC)** or a **Fixed-Rate Home Equity Loan** to fund upgrades. Either option could provide you with affordable financing and potentially increase your property value. In addition to that, you can use your home's equity to tackle high-interest debt — giving you the option to consolidate multiple bills into one payment at one great rate! Our mortgage lending team is here for personalized support every step of the way.



NMLS# 415778

Learn more at www.sccfcu.org/home-equity.

Save the Date!

Annual Meeting

Tuesday, April 25, 2023
at 6:00 pm - 6:30 pm PT



In-Person Location:

Hayes Mansion
San Martin Room
200 Edenvale Avenue
San Jose, CA

[Learn More](#)

Hurry! Applications Are Due This Month!

County Federal is accepting applications for educational scholarships through April 17, 2023. Up to twelve one-year educational scholarships will be awarded to graduating high school seniors, and post-secondary students enrolled in an accredited university or community/technical college, full or part-time. Awards range from \$750 - \$1,500 for community/technical colleges and four-year colleges. Visit www.sccfcu.org/educational-scholarships for more information.



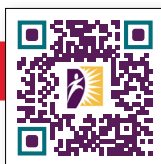


SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



Save Now



5 Tips

for Tax Season 2023

1 Deadlines to know

The tax filing deadline is



The extension deadline is



2 Standard Deduction Increases

The standard deduction increased to

\$12,950
for single filers



\$25,900
for married couples filing jointly

3 Tax bracket changes

Income tax brackets increased across the board for 2022 to account for inflation. Visit [IRS.gov](https://www.irs.gov) to ensure you're filing correctly.

4 Sell loser stocks to offset capital gains

Selling stocks or assets that have lost value during the year enables you to deduct the loss from any capital gains you've made and only pay taxes on the difference.



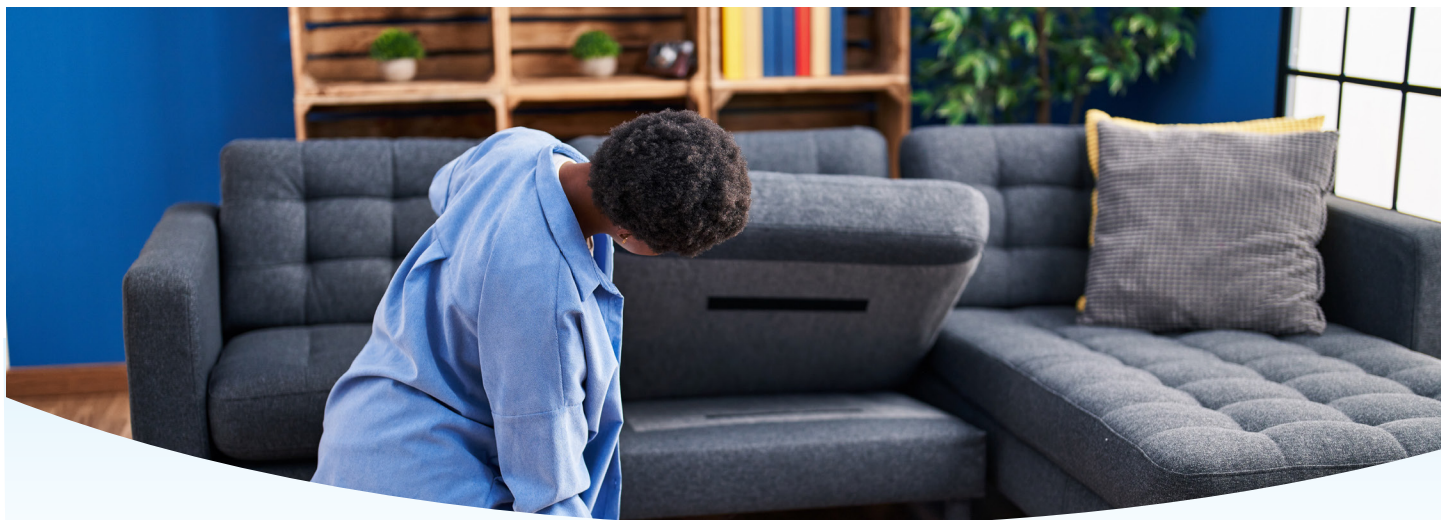
5 Maximize retirement contributions

The deduction limit for 401(k) contributions

\$20.5K / \$27K
if over 50

The maximum tax deductible contributions for IRAs is

\$6K / \$7K
if over 50



Owe Taxes?

The search for funds is over! A fixed-rate **County Federal Personal Loan** can help cover the costs.



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



All times
are in
Pacific Time

Webinars

APRIL Raising a Money Smart Kid

April 11 • 10:30 am or April 20 • 5:30 pm

MAY Financially Savvy Seniors

May 9 • 10:30 am or May 18 • 5:30 pm

JUNE Becoming a Homeowner

June 13 • 10:30 am or June 23 • 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 February 28, 2023)

Assets.....	\$950,780,727
Loans.....	\$516,498,194
Shares.....	\$864,524,873
Members.....	47,735

ROUTING NUMBER: 321176972

NMLS #: 415778

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County Federal: Holiday Schedule

(All branches will be closed)

Memorial Day

Monday, May 29, 2023

Juneteenth

Monday, June 19, 2023

Independence Day

Tuesday, July 4, 2023

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

Trent McIlhane
Senior Vice President & Chief Financial Officer

Jennifer Montero
Senior Vice President & Chief Human Resources Officer

BOARD OF DIRECTORS

Peter Ng
Chair

Jose Luis H. Pacheco
Vice Chair

David Indra
Secretary/Treasurer

Deborah Baker
Director

Dave Cameron
Director

Traci Hess
Director

Juan Ledesma
Director

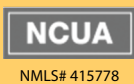
SUPERVISORY COMMITTEE

Candace Nisby
Chair

Elizabeth Trigos-Salinas
Member

John Tran
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.

