

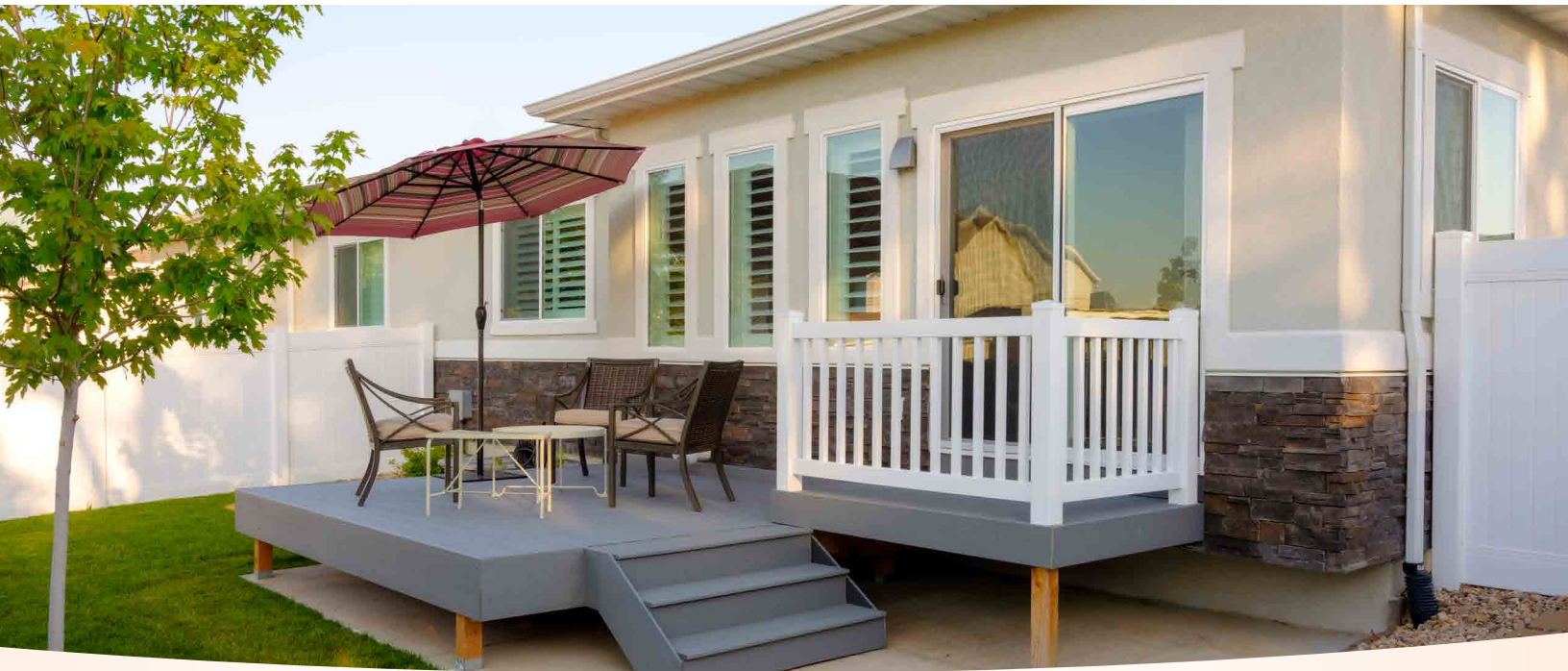


COUNTY FEDERAL

SANTA CLARA COUNTY FEDERAL CREDIT UNION

# SOLUTIONS

SPRING 2024



## Get the Most out of Your Home Equity

With the delightful combination of sunny days and cool weather, it's the ideal season to tackle those home improvement projects! Whether you're dreaming of an outdoor patio oasis or a kitchen makeover, County Federal is here to support your aspirations with flexible financing options like a **Home Equity Line of Credit (HELOC)** or a **Fixed-Rate Home Equity Loan**. Take advantage of our competitive interest rates to streamline your finances, consolidating high-interest credit cards or other debts into one manageable payment.

Discover how we can help at [www.sccfcu.org/home-equity](http://www.sccfcu.org/home-equity)

Home must be 1 to 4 units, owner occupied, California properties only. This offer may not be available with balloon or negative amortization first mortgage or third liens. All loans subject to credit approval and our Credit Union lending policies. Restrictions may apply. Visit our website for further details: [www.sccfcu.org](http://www.sccfcu.org).

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## Saving for What Matters to You

Whether you're saving for your dream home, making a large purchase, or teaching your kids the value of money, we have the perfect Savings Account.

Learn more at  
[www.sccfcu.org/savings](http://www.sccfcu.org/savings)



## Get Your Dream Car on Your Terms

Are you shopping for a new vehicle? While it's exciting to check out all the vehicles and financing options at a dealership, remember, dealership rates can be higher than what financial institutions or online options provide. With a **County Federal Auto Loan**, you could get better rates and terms that fit your budget—all without dealership markups.

Visit [www.sccfcu.org/vehicle-loans](http://www.sccfcu.org/vehicle-loans)  
for more information



## Save the Date!

Tuesday, April 23, 2024  
at 6:00 pm PDT

**In-Person Location:**  
Airport Place  
Corporate Headquarters  
2099 Gateway Place, Suite 140,  
San Jose, CA

Learn more at:  
[www.sccfcu.org/annual-meeting](http://www.sccfcu.org/annual-meeting)

## Applications are Due!

**County Federal** applications for this year's educational scholarship program are due April 22, 2024. We're looking to reward up to 12 students who are graduating high school seniors or currently enrolled in an accredited college or technical school. You can be studying full or part-time. The awards range from \$1,000 to \$2,000, depending on whether you're attending a community/technical college or a four-year college.

We'll announce the lucky scholarship recipients in June, and the scholarships will be distributed in August before the fall semester begins.

To be eligible, you must fill out an application, write an essay, and include a copy of your current high school or college transcript. We'll be judging the applications based on your cumulative GPA (10%), your involvement in your community and high school (20%), and your essay (70%).

Visit our website for more details at  
[www.sccfcu.org/educational-scholarships](http://www.sccfcu.org/educational-scholarships)





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# 5 WAYS TO OBSERVE FINANCIAL LITERACY MONTH



### 01 MAKE FINANCIAL LITERACY THE TOPIC OF YOUR BOOK CLUB

Choose a book that's related to money to talk about at your virtual or in-person book club.

### 02 RESEARCH ONE PERSONAL FINANCE QUESTION EACH DAY

By month's end, you'll have amassed a wealth of financial knowledge.



### 03 TAKE ADVANTAGE OF LEARNING OPPORTUNITIES

Sign up for financial literacy lectures your credit union, school or local public library are offering this month.

### 04 START READING A FINANCIAL BLOG

Browse through popular financial blogs to find one that speaks your language. You'll pick up all kinds of money smarts and financial tips.



### 05 COMMIT TO A NEW FINANCIAL GOAL

Choose one goal, like sticking to a budget, or saving up for your summer vacation, and work at it until you've achieved it.



## Budgeting for Your Next Home

Understanding your budget to purchase a new home is the first and critical step to home ownership. Our experienced lending team will work with you to design a plan that fits your budget with a **County Federal Home Loan**.

Learn more at [www.sccfcu.org/home-loans](http://www.sccfcu.org/home-loans)



All times  
are in  
Pacific Time

# Webinars

## MAY Retirement Planning Later in Life

May 13 • 10:30 am or May 23 • 5:30 pm

## JUNE Becoming a Homeowner

June 4 • 10:30 am or June 13 • 5:30 pm

## JULY Planning for Money Milestones

July 9 • 10:30 am or July 18 • 5:30 pm

Register at [www.sccfcu.org/webinars](http://www.sccfcu.org/webinars)

## Branch Locations & Hours

### Airport Place

Corporate Headquarters  
2099 Gateway Place, Suite 140  
San Jose, CA 95110

### 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

### 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 29, 2024

Assets.....	\$959,875,431
Loans.....	\$512,838,502
Shares.....	\$887,420,014
Members.....	47,426

ROUTING NUMBER: 321176972

NMLS #: 415778

*The articles and opinions in this publication are for general information only and are not intended to provide specific advice for any individual. We recommend that you consult your attorney, accountant or financial or tax advisor with regard to your individual situation. Entire publication ©Santa Clara County Federal Credit Union 2024. All rights reserved.*

## County Federal: Holiday Schedule (All branches will be closed)

### Memorial Day

Monday, May 27, 2024

### Juneteenth

Wednesday, June 19, 2024

### Independence Day

Thursday, July 4, 2024

## BOARD OF DIRECTORS & EXECUTIVE LEADERSHIP TEAM

### EXECUTIVE LEADERSHIP

**Rebecca Reynolds Lytle**  
President & Chief Executive Officer

**Joe Bonacci**  
SVP & Chief Information Officer

**Divine David**  
SVP & Chief Experience Officer

**Simran Gyani**  
SVP & Chief Brand Officer

**Trent McIlhaney**  
SVP & Chief Financial Officer

**Jennifer Montero**  
SVP & Chief Human Resources Officer

### BOARD OF DIRECTORS SUPERVISORY COMMITTEE

**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

**John Tran**  
Chair

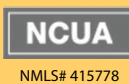
**Elizabeth Trigos-Salinas**  
Member

**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.

