



COUNTY FEDERAL
SANTA CLARA COUNTY FEDERAL CREDIT UNION

SOLUTIONS

SUMMER 2023

Is Your Beach Buddy a Member?

Earn \$25 for Every New Member You Refer!

Seas the Day! Tell your friends, family and neighbors about the benefits of being a County Federal Member! If they join, you'll earn \$25* for each qualified referral. It's that easy breezy.

Learn more at www.sccfcu.org/membership

**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.*





All You Need to Know About Certificates

What is a certificate?

A certificate is an insured savings account, typically with a fixed dividend rate through a fixed date of maturity.

What are the advantages of certificates?



LOW RISK. With each certificate, which is insured by the NCUA, your money is secure.



HIGHER DIVIDEND RATES. Certificates offer all the security of savings accounts with higher yields.



LOCKED-IN RATES. The APY* on a certificate is locked in until its maturity date (term).

SOURCE: CU CONTENT

Certificate Rates Are Up

Open a Certificate

5.09%
APY*

3-Month Certificate

6-Month Certificate

5.09%
APY*

4.58%
APY*

12-Month Certificate

Choose Your Term!

*The dividend rate and annual percentage yield stated for the term accounts listed are offered within the most recent seven calendar days and were accurate as of 06/15/2023. An Early Withdrawal Penalty will apply for withdrawal before the maturity date. Certificate Accounts are subject to approval, terms, and fees. Your savings federally insured to at least \$250,000 by the National Credit Union Share Insurance Fund, administered by the NCUA and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

Learn more at www.sccfcu.org/savings/#certificates

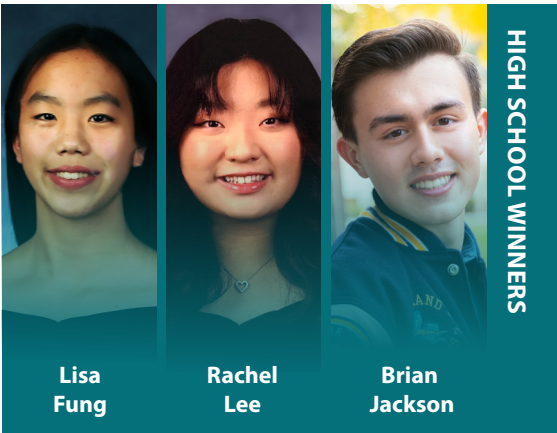


BACK-TO-SCHOOL Backpack Drive



Virtually donate through July 31, 2023!

Donate now at www.sccfcu.org/community-events



HIGH SCHOOL WINNERS

Lisa Fung

Rachel Lee

Brian Jackson



TECHNICAL COLLEGE WINNERS

Auston Baker

Jennifer Rose Jones

Lydia Watson



UNIVERSITY WINNERS

Alexander Anousone Souvannavong

Anthony Medina-Alvarez



Mika Millan

Jocelyn Madrigal

Congratulations 2023 Winners



EDUCATIONAL SCHOLARSHIPS



Say "Hello" to Easy Banking

As a County Federal member, you have access to our Free Checking Account. No complex programs, just one checking account that makes managing your finances easy! Learn more about free checking at www.sccfcu.org/checking.

Free checking means

- No Monthly Maintenance Fees
- No Minimum Balance Requirements
- Fee-Free ATMs Nationwide*

*ATM transactions at other financial institutions ATMs (Other financial institutions fees may apply) and unlimited use of CO-OP Network ATMs (including 7-11 stores) and POS, \$500.00 withdrawal limit per day.



It's an Open House!

Bring Your +1

Pop on by to chat with our awesome team members about all **County Federal** has to offer, and enjoy a delicious summer treat (while they last)!

We're looking forward to celebrating **#ILOVEMYCREDITUNION** Day with you and your friends.

Friday, July 28, 2023
10 am - 4 pm

East San Jose Branch
255 N. White Road, Suite 112, San Jose, CA 95127

Almaden Branch
5353 Almaden Expressway, Suite 65, San Jose, CA 95118



Learn More Online or Talk To a Team Member



All times
are in
Pacific Time

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 May 31, 2023)

Assets.....	\$958,267,242
Loans.....	\$514,659,196
Shares.....	\$871,755,814
Members.....	47,204

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 2023. All rights reserved.

County Federal: Holiday Schedule

(All branches will be closed)

Independence Day

Tuesday, July 4, 2023

Labor Day

Monday, September 4, 2023



JULY Drive Away Happy: Car Buying Decisions

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

AUGUST Safeguarding Kids' Identity & Online Privacy

August 8 • 10:30 am or August 17 • 5:30 pm

SEPTEMBER Psychology of Spending

September 12 • 10:30 am or September 21 • 5:30 pm

Register at www.sccfcu.org/webinars

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

Traci Hess
Chair

Jose Luis H. Pacheco
Vice-Chair

David Indra
Secretary/Treasurer

Deborah Baker
Director

Dave Cameron
Director

Juan Ledesma
Director

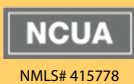
Peter Ng
Director

SUPERVISORY COMMITTEE

John Tran
Chair

Elizabeth Trigos-Salinas
Member

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.