



COUNTY FEDERAL
SANTA CLARA COUNTY FEDERAL CREDIT UNION

SOLUTIONS

WINTER 2024



Your Financial Journey Starts Here

Get more done! Consolidate debt with a fixed-rate
County Federal Personal Loan
and save with one convenient monthly payment.



Consolidate Your Loans to One Payment

- No Hidden Fees
- Loans Up to \$30,000*
- Fixed Low Rates

*Subject to credit approval, not all borrowers will qualify.

Learn more about County Federal Personal Loans at www.sccfcu.org/personal-loans



Annual Meeting

Tuesday,
April 23, 2024
at 6:00 pm - 6:30 pm PDT

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

Virtual:
Register on our website at
[www.sccfcu.org/
annual-meeting](http://www.sccfcu.org/annual-meeting)

February 1, 2024

2024 ANNUAL MEETING NOTICE

Santa Clara County Federal Credit Union's 74th Annual Meeting of Members will be held on Tuesday, April 23, 2024, 6:00 pm to 6:30 pm PDT. The meeting will be held at the Airport Place Corporate Headquarters located at 2099 Gateway Place, Suite 140, San Jose, California, and virtually. There is limited in-person seating available. If you would like to attend in person, please RSVP by March 26, 2024, to nvalenti@sccfcu.org.

Nominees for 2024 Election

For the 2024 election, there are four open positions with three-year terms on our seven-person Volunteer Board of Directors. Our bylaws state that when there is only one nominee for each position to be filled, the election will not be conducted by ballot. Nominations cannot be accepted from the floor and the nominees shown below will be elected.

The Nominating Committee has submitted the following nominations for our 2024 Board of Directors:

Traci Hess, Incumbent

Ms. Hess joined County Federal's Volunteer Board of Directors in 2020, after serving as Chair of the County Federal Supervisory Committee since 2017. She has served as Board Chair since 2023. Ms. Hess has a long history with Santa Clara County and retired from the County of Santa Clara after a 30-year career. Ms. Hess teaches at National University and holds a Bachelor of Business Management and Public Administration and a Master's in Public Administration.

David Indra, Incumbent

Mr. Indra has been serving County Federal as a volunteer since 2015 when he joined the Supervisory Committee. In 2017, Mr. Indra joined the Board of Directors and currently serves as its Secretary/Treasurer. Mr. Indra worked for the County of Santa Clara for 39 years before retiring in 2014, having spent the last 14 years of his career as the manager of the support team for the Countywide Accounting, Procurement and Budgeting System (SAP).

Deborah Baker, Incumbent

Ms. Baker has served as a volunteer on the Board of Directors since 2016. Ms. Baker has extensive years of service in the non-profit field including serving the community in her previous role as Chief Human Resources Officer for Indian Health Center and Senior Director of Human Resources for Catholic Charities of Santa Clara County. She is an active member of the Bay Area Human Resources Executive Council (BAHREC) which is made up of Silicon Valley's top human resources professionals. She is also an active member of both SHRM and NCHRA. Ms. Baker received her Bachelor of Science Degree from San Jose State University and has achieved multiple professional certificates in her field of human resources.

Juan Ledesma, Incumbent

Mr. Ledesma has served on the Board of Directors since 2015. He is proud to have dedicated 21 years to public service with Valley Water where his current role is Program Manager - Supervisor for the Office of Emergency Management. In addition, he sits on the deferred compensation committee serving hundreds of plan participants. Mr. Ledesma is certified by the Policy Governance Academy (Atlanta Georgia) and holds undergraduate degrees in business administration and computer technology as well as a Master's in Business Administration (Finance) from the University of Illinois at Urbana-Champaign.

2024 Volunteer Board of Directors Elections

In accordance with our Federal Credit Union bylaws, a nominating committee was appointed by the Chair of our Board of Directors, and this committee did nominate at least one member for each vacancy for which elections are being held. In addition to the slate of candidates presented by the nominating committee, nominations for vacancies may also be made by a petition signed by 500 members. Each nominee by petition shall be 18 years of age or older and must submit a brief statement of qualifications and biographical data with the signed petition and include a statement that they are agreeable to nomination and will serve, if elected to office. This information must be received by the Nominating Committee Chair on or before 5 pm on March 14, 2024. Petitions for election must be submitted to:

Santa Clara County Federal Credit Union
Nominating Committee Chair c/o Nicole Valenti
PO Box 11024, San Jose, CA 95103

For more information, please e-mail nvalenti@sccfcu.org.



**For forms, applications and additional details, please direct questions to:
Nicole Valenti, Executive Assistant (email: nvalenti@sccfcu.org)**







FILE SMART. SAVE BIG.

Enjoy the perks of being a member.

Save Now



Can you spot a scam? If you're asked to ...

-  Share sensitive data before downloading an app,
-  Click on a suspicious link to "fix" an issue with a payment app,
-  Call an unknown number for "help" with an app,
-  Give a "rep" access to your device,

...You're probably looking at a scam!

CONTENT SOURCE: CUCONTENT

BEWARE THIRD-PARTY APP SCAMS

What these scams look like:

Victim receives notification alleging to be from a payment app claiming a large withdrawal will be made from their account.

Victim is instructed to call a number for help in blocking the withdrawal.

Victim calls, and is connected to a "rep" of their bank or credit union.

The "rep" tells the victim to download an app, which will give the scammer access to their device.

Protect yourself

Stay safe through these tips:

- Only download apps from trusted sources.
- Before downloading an app, check its reviews and ratings.
- Research all apps before downloading.
- Regularly update your operating system and app versions.



Hey There, Students!

County Federal is now accepting applications for this year's educational scholarship program. 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, students 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%).

For more information and to apply, head to our website at www.sccfcu.org/educational-scholarships.

Take advantage of this fantastic opportunity to snag financial support for your education. *Apply now!*



The following are required of all applicants:

- A member of County Federal whose account is in good standing as of the application deadline date.
- A graduating high school senior or post-secondary student.
- Applicant must be in good standing with their high school/college, may not be on disciplinary or academic probation, have a cumulative GPA of 2.5 or higher.
- Applications must be submitted on or before April 22, 2024.



All times
are in
Pacific Time

Webinars

FEBRUARY Solving the Mystery of Credit Reports

February 13 • 10:30 am or February 22 • 5:30 pm

MARCH Saving with Purpose

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

APRIL Teens & Money

April 9 • 10:30 am or April 18 • 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 December 31, 2023

Assets.....	\$977,236,628
Loans.....	\$506,818,957
Shares.....	\$889,560,184
Members.....	47,327

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)

Presidents' Day

Monday, February 19, 2024

Cesar Chavez Day

Monday, April 1, 2024

Memorial Day

Monday, May 27, 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

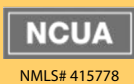
Member

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.

