COUNTYFEDERAL
SANTA CLARA COUNTY FEDERAL CREDIT UNION

SOLUTIONS

FALL 2020

Home For The Holidays

Now is the time to make your dream house a reality. Before you fill out that online application with one of those big online-only lenders, call us. We do things differently.

You spend a lot of time with a realtor to find a home, shouldn't you build a similar relationship with the person who can help you to buy that home? We get to know and understand your home loan needs through one-on-one conversations. No high pressure sales pitch, no getting passed around from person to person. You get a dedicated team that will work with you every step of the way to ensure you close quickly and smoothly, letting you focus on finding your new home.

And, to help you save even more, **get $500 off closing costs**[1] on approved first mortgages or when you refinance a loan from another lender.

Hurry, this offer ends on December 31, 2020!

Give our Mortgage Loan Officers, Steve or Monique, a call to discuss your needs and start our hassle-free loan process today at 408-282-0742.

Learn more at **www.sccfcu.org/home-loans**

[1]$500 off closing costs is available on closed loans for first lien purchase transactions of primary residences or refinance loans with an application date from 10/01/2020 - 12/31/2020 and closed by 1/31/2020. The $500 off Closing Costs will be applied, at Lender's discretion, at the time of loan funding as a Lender Credit. Santa Clara County reserves the right to cancel or modify this offer without prior notice. Excludes refinance of existing County Federal loans. Employees, volunteers and officials not eligible. Cannot be combined with other offers. Subject to credit approval, not all borrowers will qualify and County Federal offers mortgage loans for properties located in California only. All loans subject to credit approval. Other restrictions may apply. County Federal does not underwrite the following types of property: • Second homes, vacation homes, or investment properties • Mobile/manufactured/modular homes • Multi-family homes (five or more units) • Co-ops • Mixed-use properties
County Federal currently offers both fixed and adjustable rates for conventional and jumbo loans on properties including: • Single-family homes • Multi-family homes (up to four units) • Townhouses • Condominiums • Planned Unit Development (PUD)

Get to know our Mortgage Loan Officers

Our knowledgeable and friendly team will help you find your perfect home loan solution. Welcome home!

We find you the best options.

"Extremely professional and knowledgeable. Explained/spoke in layman's terms so that we could understand."
SCCFCU Member

"I was pleasantly surprised as to how easy the loan process was."
SCCFCU Member

Monique Tran
NMLS # 419782
Years of Experience: 17+

Steve Switzer
NMLS # 582921
Years of Experience: 24+

Mortgage Lending Team

With over 35 years of combined experience, we'll guide you through every step of the loan process.

Christy W
Mortgage Loan Closer
NMLS: 195121
Years of Experience 17+

Josephine S
Real Estate Processing Supervisor
NMLS: 419783
Years of Experience 20+

Not pictured: Marshana M. NMLS# 767397, Vanessa M. NMLS# 419779

Sign up for our home-purchasing webinars!

Free for Members

October
Becoming a Homeowner
Thursday, October 29, 2020 from 12:00 pm – 1:00 pm

November
Using Home Equity
Tuesday, November 10, 2020 from 4:30 pm – 5:30 pm
Becoming a Homeowner
Monday, November 16, 2020 from 12:00 pm – 1:00 pm

December
Becoming a Homeowner
Wednesday, December 9, 2020 from 6:00 pm – 7:00 pm
Saturday, December 12, 2020 from 10:00 am – 11:00 am

Save your spot today -
www.sccfcu.org/webinars

All times are in Pacific Time

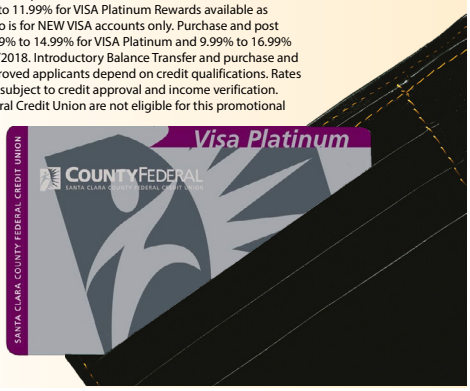
Carry our Visa Platinum Card and enjoy:

Enjoy all the wonderful benefits of our VISA Platinum Card:

- Introductory rates as low as 2.99% APR* for the first 12 months
- No cash advance fees for balance transfers
- No annual fees
- And MORE

Compare Options at **www.sccfcu.org/credit-cards**

*APR = Annual Percentage Rate. Introductory Purchases and Balance Transfer APRs 2.99% to 9.99% for VISA Platinum and 4.99% to 11.99% for VISA Platinum Rewards available as of 04/09/2018. Introductory rate promo is for NEW VISA accounts only. Purchase and post introductory balance transfer APRs 7.99% to 14.99% for VISA Platinum and 9.99% to 16.99% for VISA Platinum Rewards as of 04/09/2018. 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. Employees of Santa Clara County Federal Credit Union are not eligible for this promotional offer. 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.



Now Is The Time To Refi Your Auto Loan!

Pay your car off faster with a low interest loan from County Federal. Refinance your auto loan with interest rates as low as 3.12% APR*. And don't forget to ask about our 90-Day No Pay offer! Our knowledgeable loan advisors are here to help you through every step of the refi process.

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

*Risk Based: The Annual Percentage Rate (APR) you receive will be within the range disclosed above and is based on your credit worthiness and the term of your loan. You will be notified of the base rate for which you qualify when your loan request is approved. All rates include a 2% discount for automatic payments; if opting out of automatic payments add 2% to base rate. 90 days payment deferral is optional for qualified borrowers, not all borrowers will qualify. Loan amount must be for a new SCCFCU Auto Loan to qualify for 90-day No Payment Option. Finance charges begin to accrue from date of funding, and will be repaid over the term of the loan. Payment example: Pay $29.13 per month per $1,000 borrowed at 3.12% APR for 36 months. For more payment samples, use our payment calculator or call 408-282-0700 to speak with a Loan Advisor.

Congratulations To Our 2020 Educational Scholarship Winners

County Federal is proud to support these scholars in the pursuit of their dreams.

HIGH SCHOOL WINNERS

Lillian **Kann**

Meilyn **Wong**

Atticus **Ginsborg**

COMMUNITY COLLEGE WINNERS

Magdalena **Garcia**

Michael **DeFrancisco**

Camille **Watson**

COLLEGE WINNERS

Raquel **Boales**

Natalie **Johnson**

Anyce Florencia **Godoy**

EDUCATIONAL SCHOLARSHIPS

Back-to-School Backpack Drive

BACK-TO-SCHOOL BACKPACK DRIVE

COUNTY FEDERAL CARES

Total $ Donated
County Federal members, vendors and team donated $10,000 to support local students.

Total # of Backpacks
335 students started the school year off with the tools they needed to succeed because of our team's dedication to our annual Back-to-School Drive.

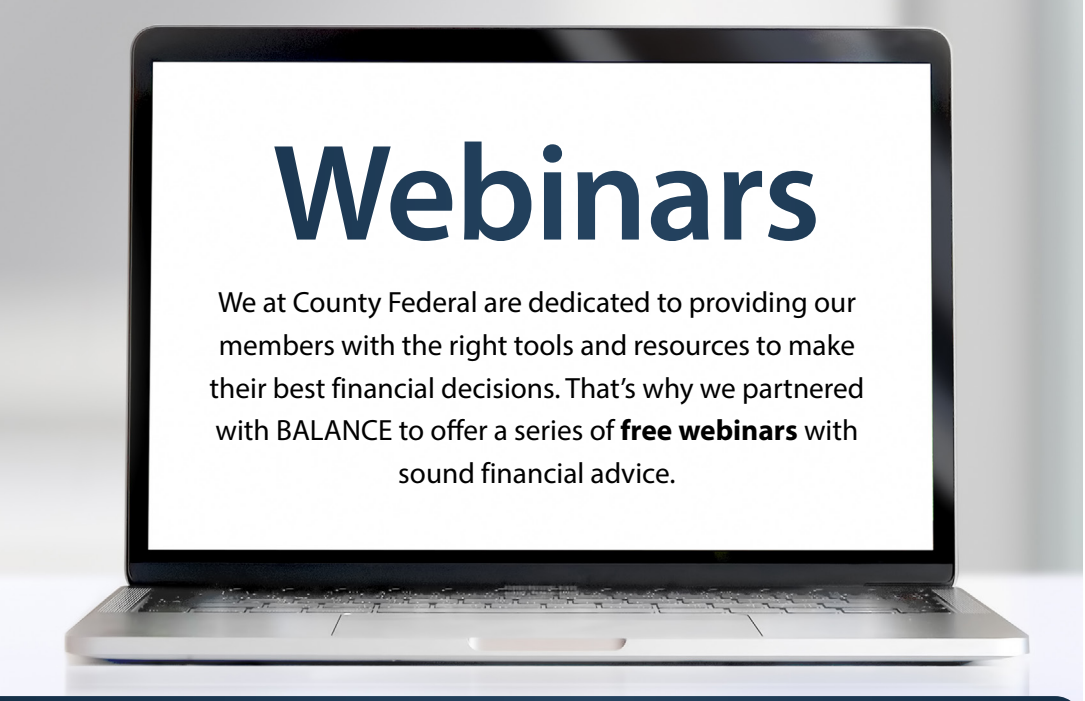
Make a Difference

TEDDY BEARS ON PATROL

For over 20 years County Federal has collected and distributed thousands of Teddy Bears during the holiday season for local law enforcement agencies, hospitals, and charitable organizations.

This year, we're going VIRTUAL! You can now donate to our 2020 Teddy Bears on Patrol campaign online! All donations (minus third party processing fees) will go towards the purchase of individually wrapped bears for our partners. Donate now through December 18th, 2020!

Spread Joy Digitally at **www.sccfcu.org/teddy**



Webinars

We at County Federal are dedicated to providing our members with the right tools and resources to make their best financial decisions. That's why we partnered with BALANCE to offer a series of **free webinars** with sound financial advice.

Building a Better Budget

Tuesday, November 10, 2020	10:30 am – 11:30 am
Thursday, November 19, 2020	5:30 pm – 6:30 pm

Becoming a Homeowner

Thursday, October 29, 2020	12:00 pm – 1:00 pm
Monday, November 16, 2020	12:00 pm – 1:00 pm
Wednesday, December 9, 2020	6:00 pm – 7:00 pm
Saturday, December 12, 2020	10:00 am – 11:00 am

Using Home Equity

Tuesday, November 10, 2020	4:30 pm – 5:30 pm

All times are in Pacific Time

BOARD OF DIRECTORS & EXECUTIVE LEADERSHIP TEAM

EXECUTIVE LEADERSHIP

Rebecca Reynolds Lytle
President & Chief Executive Officer

Joe Bonacci
Senior Vice President & Chief Information Officer

Ie-Chen Cheng
Senior Vice President & Chief Financial Officer

Divine David
Senior Vice President & Chief Experience Officer

Jennifer Montero
Senior Vice President & Chief Human Resources Officer

BOARD OF DIRECTORS

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Chair

Jose Luis H. Pacheco
Vice Chair

Deborah Baker
Director

Dave Cameron
Director

David Indra
Secretary/Treasurer

Traci Hess
Director

Juan Ledesma
Director

SUPERVISORY COMMITTEE

Candace Nisby
Chair

Lesha Luu
Member

Maria Oberg
Member

John Tran
Member

David Indra
Board Liason

NCUA
NMLS# 415778
EQUAL HOUSING OPPORTUNITY

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.

Branch Locations & Hours

CORPORATE CENTER
1641 N. 1st St., Suite 170
San Jose, CA 95112
408-282-0700/800-282-6212

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

Campbell Branch
Kirkwood Plaza
1638 W. Campbell Avenue
Campbell, CA 95008

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

Gilroy Branch
6915 Camino Arroyo, Suite 50
Gilroy, CA 95020

Hours:
Monday - Friday 9 am - 5 pm
Saturday Closed

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

City Centre and West Hedding Branches are temporarily closed.

Financial Profile

(As of September 30, 2020)

Assets	$901,595,602
Loans	$469,394,996
Shares	$777,541,040
# of Members	51,019

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 2020. All rights reserved.*

County Federal: Holiday Schedule

(All branches will be closed)

Election Day
Tuesday, November 3, 2020
Closing at 3 PM

Veterans Day
Wednesday, November 11, 2020

Thanksgiving
Thursday, November 26, 2020

Day After Thanksgiving
Friday, November 27 2020