

SOLUTIONS

WINTER 2019

The County Federal Commitment To A Better Car Buying Experience

Are you ready for a new set of wheels this year but dread the car buying process? County Federal is here to help. We offer car-buying services for new and used vehicles that can help you select your vehicle to negotiating prices. Our partner auto loan options are exclusively available to our members with help from Autoland and Enterprise. Learn more about County Federal car-buying services at www.sccfcu.org/car-buying-services.



THE AUTO LOAN PERKS OF BEING A MEMBER

Take a look at out our
member-preferred rates!

AUTOLAND: 0.25% APR* Off Your Loan

Now through January 31st, 2019, you can get 0.25% APR* off your approved car loan rate when you purchase your next new or pre-owned car with Autoland! Ask a County Federal representative for details, or visit sccfcu.autoland.com to start your vehicle search today.

ENTERPRISE: 1% APR Rate Discount**

With Enterprise Car Sales receive a 1% APR** rate discount on your County Federal auto loan. Enterprise offers more than 250 vehicle options and removes the stress of haggling for prices.



*APR = Annual Percentage Rate. 0.25% APR car loan rate discount offer good 12/1/2018 1/31/2019. To qualify, members must purchase a new or pre-owned car with the Autoland car buying service and finance the vehicle with a Santa Clara County FCU car loan by 2/7/19. Offer subject to change or end without notice and other restrictions apply. Please speak with a Member Service Representative for complete details. Autoland, LLC © 2018

** APR = Annual Percentage Rate. All loan policies, rates and terms are subject to change without notice and all loan requests are subject to credit approval. 1.00% off current Santa Clara County Federal Credit Union rate. Complete terms and offer details can be viewed online at www.sccfcu.org/car-buying-services/#enterprise.

SAVE THE DATE
March 2-3, 2019
CARNIVAL Family Event
Another County Federal CARNIVAL

Need Help Preparing Your Taxes?

As part of County Federal's commitment to providing resources to enrich our members' financial lives, we have partnered with the Internal Revenue Service (IRS) and United Way Bay Area's Earn It! Keep It! Save It! Volunteer Income Tax Assistance (VITA) program to provide free tax preparation to low-to-moderate-income individuals, families and seniors. Tax returns are prepared by trained and IRS-certified volunteers. If your annual household income is less than \$55,000, and you need assistance with your taxes, you can receive free help this tax season through VITA. Volunteers will be available by appointment only every Thursday, starting February 7 through April 11, 2019. To schedule an appointment, visit our website at www.sccfcu.org or contact us at (408) 282-0700. *Space is limited, and appointments are available only to members of County Federal.*



File Your Tax Return Electronically with TurboTax

Visit www.sccfcu.org for electronic tax return assistance using the best-selling online tax preparation software, TurboTax. Filing is fast, easy and just one click away. Your tax refund will be submitted faster, and processed faster, so you'll have your money faster and directly deposited into your account, usually within 7 to 12 days.

County Federal 2019 Educational Scholarship Program

Each year, County Federal awards educational scholarships 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 \$500 for community/technical colleges to \$1,500 for four-year colleges. Scholarship recipients will be announced at the end of May. Scholarships are distributed in August prior to the fall semester. County Federal will start accepting applications for educational scholarships on February 1st 2019. All participating students are required to complete an application, write an essay and attach a copy of a current high school/college transcript to the application. Scholarships will be judged on completing an online survey (5%), GPA (10%), community and high school involvement (15%) and an essay (70%).

The following are required of all applicants:

- Student must be a graduating high school senior or post-secondary student - ages 17 to 25
- Student must have a Cumulative GPA of 2.5 or higher
- Student must carry a minimum of 6.0 units (part-time college)
- Student must be a member in good standing with Santa Clara County Federal Credit Union
- Student must be in good standing with their high school/college and may not be on disciplinary or academic probation
- Letter of Acceptance and Verification of Enrollment need to be provided by July 31st, 2019

For more information on our Educational Scholarship Program and to download an application, visit our website at www.sccfcu.org.



Annual MEETING

The 69th Annual Meeting of Santa Clara County Federal Credit Union will be held on Tuesday, April 23, 2019 at 6 pm at:
Santa Clara County Federal Credit Union, Corporate Center
1641 N. First St., Suite 130
San Jose, CA 95112

Nominations for the Board of Directors

The Nominating Committee has selected the following two candidates for Board seats:

Dave Cameron

Mr. Cameron has been a member of the Credit Union since 1988, and is currently Chief Financial Officer of Santa Clara Family Health Plan. Having previously served on the Supervisory Committee for six years, he has served as a member of the Board of Directors for over 20 years. Over the past 35 years, Mr. Cameron has served in a variety of financial and operational leadership roles for both for-profit and non-profit business. He has also been involved with numerous associations including: Local Association of Health Plans, The American Institute of Certified Public Accountants, and The Health Finance Management Association.

Jose Luis H. Pacheco

Mr. Pacheco has been a member of County Federal's Board of Directors since March, 2018 and serves on the Credit Union's Information Technology Security Committee. He is currently the SharePoint Administrator/Developer for the San Jose Evergreen Community College District. Mr. Pacheco has a rich history of community involvement and has served many other non-profit organizations, including Latinas Contra Cancer as a Board Member and the Silicon Valley Community Foundation as a Scholarship Reviewer. Mr. Pacheco holds two Bachelor of Science Degrees from Santa Clara University and California State University, East Bay, respectively. He is also a graduate of the Latino Board Leadership Academy through the Hispanic Foundation of Silicon Valley.

Nominating Petitions Welcome

Nominations for vacancies may also be made by petition. Members have 30 days from the date of this notice to submit a petition for nomination. Petitions are to be submitted to:

Nominating Committee Chairperson c/o Marilyn Avalos

Santa Clara County Federal Credit Union
1641 N. First St., Suite 165 | San Jose, CA 95112
Members may direct questions to: Marilyn Avalos, Chief Executive Assistant

BRANCH DIRECTORY

(408) 282-0700 / (800) 282-6212
www.sccfcu.org

Almaden Branch*

5353 Almaden Expressway, Suite 65
San Jose, CA 95118

Campbell Branch*

Kirkwood Plaza
1638 W. Campbell Avenue
Campbell, CA 95008

City Centre Branch

140 E. San Fernando
San Jose, CA 95112

East San Jose Branch*

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

Gilroy Branch*

6915 Camino Arroyo, Suite 50
Gilroy, CA 95020

West Hedding Branch

70 West Hedding Street (Lower Level)
San Jose, CA 95110
Hours: Mon - Friday 9 am - 5 pm

HOURS

Mon - Thurs 10 am - 5:30 pm
Friday 10 am - 6 pm
*Saturday 10 am - 2 pm

FINANCIAL PROFILE

(As of 11/30/2018)

Assets.....\$759,228,160
Loans.....\$430,491,817
Shares.....\$685,757,728
of Members.....51,156

ROUTING NUMBER: 321176972
NMLS #: 415778

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

Monday, January 21, 2019
Martin Luther King Jr. Day

Monday, February 18, 2019
Presidents Day

Freedom with the Skip-A-Pay Program

The Skip-A-Pay Program gives you the freedom to defer a monthly payment on an eligible County Federal Loan to the end of the loan. We advance your payment due date and your maturity date for a nominal fee. For example, on a 48-month loan, if one payment is skipped, you make 48 payments over 49 months. All without impacting your credit rating!

Here's How It Works:

To take advantage of our Skip-A-Pay Program, visit our website and print out the Skip-A-Pay Request form. Borrower (member) and all co-borrowers must sign the form. Fill out the form completely and return it to any County Federal Branch, or mail it to:

*Santa Clara County Federal Credit Union
1641 N. First St., Suite 170, San Jose, CA 95112*

- A fee of \$30 per loan payment skipped will be added to the loan balance when the request is approved.
 - Eligible Loan types for Skip-A-Pay are: Auto, Credit Card, Boat, RV, Motorcycle, Personal, Line of Credit, Computer, and Share Secured Loans (excluding single payment option).
 - The loan must have originated at least 6 months prior to the date of the Skip-A-Pay Request to be eligible and all payments must be current on all loans.
 - Payments can be skipped on each eligible loan only one (1) time per calendar year.
 - The minimum monthly loan payment must be at least \$100.
 - Be sure to read the request form for the full disclosure.
- Take advantage of Skip-A-Pay today! If you have questions, give us a call at (408) 282-0700 or (800) 282-6212 or visit one of our branches.

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 McIlhaney
Senior Vice President/Chief Financial Officer

Jennifer Montero
Senior Vice President/Chief Administrative Officer

Marilyn Avalos
Chief Executive Assistant

BOARD OF DIRECTORS

Peter Ng
Chair

Juan Ledesma
Vice Chair

David Indra
Secretary/Treasurer

Deborah Baker
Director

Dave Cameron
Director

Eric Goodrich
Director

Jose Luis H. Pacheco
Director

SUPERVISORY COMMITTEE

Traci Hess
Chair

David Indra
Member

Lesha Luu
Member

Candace Nisby
Member

Maria Oberg
Member



Your savings 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.

