



Looking for a ride that's good for the planet and good for your wallet? Finance your electric/plug-in hybrid vehicle with Mission City FCU:

- Rates as low as 1.74% APR\*
- Flexible terms
- Fast and local loan decisions

Visit www.missioncityfcu.org/auto-loans to learn more and apply.

\*APR=Annual Percentage Rate.

Go Green and Save Green

### MAIN OFFICE

1391 Franklin Street Santa Clara, CA 95050

**Phone:** (408) 244-5818

Fax: (408) 244-9390

Web: www.MissionCityFCU.org

### OFFICE HOURS

**Monday – Friday** 9:00 am – 5:15 pm

### UPCOMING HOLIDAYS

### **Columbus Day**

Closed Monday, October 11, 2021

### **Veterans Day**

Closed Thursday, November 11, 2021

### **Thanksgiving**

Closed Thursday, November 25, and Friday, November 26, 2021

## **Christmas Day (Observed)**

Closed Friday, December 24, 2021

### New Year's Day (Observed)

Closed Friday, December 31, 2021

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## **Our Rates Are Still Low**

Our rates are still very low, so it's a great time to refinance your existing loans or finance a new loan for whatever you need.

HELOC

2.75%

As low as 2.75% APR\*1

Auto Loan

2.24%

As low as 2.24% APR\*

Recreational Vehicle and Boat Loans

4.24%

As low as 4.24% APR\*

\*APR=Annual Percentage Rate. ¹Offer available for new applications submitted by 12/31/2021. Introductory rate promotion in effect for 24 months.

## Message From the CEO

Dear Members,

The kids are back in school; the festivities of summer have calmed down; and I hope you and your family have settled into the familiar rhythm of the fall season.

First off, I'd like to thank you all for your understanding and patience during our system upgrade. The upgrade was certainly an inconvenience for a few days, but I hope you find the improvements and enhanced services well worth it.

I invite you all to check out the new-and-improved tools the credit union now has to offer:

- Online Banking Apply for a loan, check balances, pay bills and so much more right from the comfort of your couch.
- Mobile Banking The upgraded Mission City app is simple to use and allows you to keep an eye on and manage your finances from the palm of your hand.
- MyFinances Featuring a brand-new look, this tool gives you a comprehensive look at your finances and allows you to set budgets and goals.

Give these digital services a try today! I'm confident you'll love just how much each tool adds convenience to your life. If you have questions or need assistance setting up any of these services, contact us today. We'd be happy to help.

I understand there is still much uncertainty surrounding the pandemic. No matter what you need during this time, from a low-rate loan to a safe way to bank from home, Mission City is here to provide solutions.



Wishing you and your loved ones a healthy and happy autumn,

## David Waterman

Chief Executive Officer Mission City Federal Credit Union

## Santa Clara Checking and ATM Rebates

Average checking accounts? Not here! Earn dividends, receive money-saving discounts, protect your identity and more with Santa Clara Checking!

Benefits include:

- 2% APY\* dividend when qualifications are met
- · Discounts to where you live, work and travel
- Cell phone protection
- ID theft aid
- Roadside assistance
- And more!

Plus, with a Mission City FCU Checking Account, you can receive a rebate up to \$15 per monthly statement cycle for

ATM surcharges. This is just one of the many great benefits of banking with Mission City FCU!

Visit www.missioncityfcu.org/checking to learn more.

\*APY = Annual Percentage Yield.

## **Shared Branching**

Mission City FCU is part of the CO-OP® Network, which allows you access to your cash wherever you are! With over 30,000 ATMs and 5,000+ shared branches, you are never too far from your money. To find shared branches and ATMs near you, visit co-opcreditunions.org or text a ZIP code to 91989.

## Explore Our New Online Banking

Bank where you want, when you want – all with Mission City Federal Credit Union's online banking! With the system upgrade complete, our online banking platform is better than ever. Along with a user-friendly interface, online banking features:

- Easy enrollment
- Ability to apply for a loan
- Customizable alerts
- Online bill pay
- Easy transferring of funds between accounts
- And so much more!

Explore the benefits yourself by visiting www.missioncityfcu.org/technology.

# A New Look for MyFinances

Now that our system upgrade is complete, we're excited to unveil a new look for MyFinances. This online service gives you the power to see all your accounts in one place.

To get a clear picture of your finances, add all your accounts from any bank or credit union:

- Checking
- Savings
- Cash
- Investments
- Property
- Loans
- And more!





Plus, you can set budgets, track your spending trends, establish goals and more.

To learn more and get started, visit www.missioncityfcu.org/myfinances.