

Our MISSION

FALL 2022



Personal Loans

No matter what expense you may have coming up, we've got a loan for it. With a personal loan at Mission City, we'll make sure to help you find a loan that fits your needs AND your budget! Whether you need a line of credit, a share secured or a closed-end loan, we've got your back. Plus, take advantage of what these options offer, such as:

- A wide variety of term lengths
- Great rates
- Low monthly payments
- And more!

Feel covered no matter what purchase you have coming up with a Mission City Personal Loan.

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 **Saturday**
9:00 am – 5:15 pm 9:00 am – 1:00 pm

UPCOMING HOLIDAYS

Veterans Day

Closed Friday, November 11, 2022

Thanksgiving

Closed Thursday, November 24,
and Friday, November 25, 2022

Christmas Day (Observed)

Closed Monday, December 26, 2022

New Year's Day (Observed)

Closed Monday, January 2, 2023

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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

6.75%

As low as 6.75% APR*

Auto Loan

4.24%

As low as 4.24% APR*¹

Recreational Vehicle and Boat Loans

4.99%

As low as 4.99% APR*¹

*APR = Annual Percentage Rate. ¹Above rates reflect 0.25% automatic payment discount.

Message From the CEO

Dear Members,

We at Mission City understand that, while rates are rising across the board, it's our duty to do whatever we can to make sure our members are as financially sound as possible. As part of that, we're looking to keep rates as low as we can. One of those ways is through our loans for electric and hybrid vehicles, which we're proud to keep rates low on. These are a win-win since moving towards an electric vehicle also helps fight the rising prices we see at the pump.

We're also looking to help make sure you have access to the finances you need with our home equity loans. We're offering low-rate fixed loans so that you don't have to worry if rates go up; you'll keep your current rate. That means the sooner you act, the better your chances at a low rate. You can tap into the equity in your home to ensure that you've got access to funds that, if prices keep rising, might be extra helpful to have.

David Waterman

Chief Executive Officer
Mission City Federal Credit Union



ADU Financing

Adding an accessory dwelling unit, or ADU, to your home offers a lot of space and the potential for extra income. And with California lowering fees and streamlining the process, now is the perfect time to add an ADU to your home! Build out more living space on your property today! We'll help you finance your ADU so you can get the most out of your property. Whether you want to rent it out, have a space for family or friends or use it for something else, an ADU provides options you wouldn't otherwise have!

Debt Cancellation Loans

Here at Mission City, we know how hard it can feel to recover from debt. Whether you have multiple loans to pay off or your rate is just too high, a Debt Cancellation Loan can help you pay off your debt while offering a lower rate! Consolidate your high-interest debt today and get other fantastic perks, such as:

- 60-month max term
- Loans up to \$25,000
- Rates as low as 6.99% APR*
- And more!

Don't let your debt pile up any longer; let's work together to bring your debt down and your savings up.

*APR = Annual Percentage Rate

