

#### **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

#### Weekends

Closed (But try a Shared Branch. Find one at <a href="https://www.Co-opSharedBranch.com">www.Co-opSharedBranch.com</a>)

#### **UPCOMING HOLIDAYS**

**New Years Eve/Day** 

Close at 1:00 PM Thursday, December 31 Closed Friday, January 1

Martin Luther King Jr. Day

Closed Monday, January 18, 2021

Presidents' Day

Closed Monday, February 15, 2021

**Spring Holiday** 

Closed Friday, April 2, 2021

**Memorial Day** 

Closed Monday, May 31, 2021

#### **INSIDE**

- Letter from the Chief Executive Officer: Happy New Year!
- New Contactless Debit Card Available: Switch to Contactless Payments
- The Mission City Debit App: An On/Off Button for Your Debit Card
- 4.99% Visa Balance Transfer: Transfer Balances and Save
- Featured Santa Clara Checking Perk: 2% dividend
- Help Us Keep In Touch: Please Keep Your Contact Information Current

# Start your 2021 with financial strength.

Federal interest rates have dropped. Lowering your expenses through refinancing your home, auto, or other loans could quickly add up to cash on hand when you need it. To explore your options, reach out to us!

HELOC

3.75%

As low as 3.75% APR

Auto Refinance

2.74%

As low as 2.74% APR

Balance Transfer

4.99%

4.99% APR 4-ever

## Message from the CEO

Dear Members,

It is about this time that we begin to make resolutions. At Mission City FCU, we encourage you to make some resolutions about strengthening your financial health. We have an array of ways to help you get a jump start toward any goals you may have.

Have a mortgage that you'd like to evaluate? Let's talk about it. Have another banking relationship that you'd like to compare against what we're offering you here at MCFCU? Let's talk. Interested in remodeling or adding an Accessory Dwelling Unit on your property? Let's talk. Interested in ways to improve your credit, and explore what kinds of financing you can qualify for? Let's talk.

Make 2021 your year of financial advancement, and don't forget to leverage all of the advantages we have for you here at the credit union.

Wishing you a healthy and prosperous 2021!



Sincerely,

### David Waterman

Chief Executive Officer Mission City Federal Credit Union

## New Contactless Debit

# The new MCFCU Debit Card is Contactless

All you have to do is tap your card on a payment terminal with this symbol:



# Mission City Debit: The App

#### It's like an on/off button for your debit card

- Real-time alerts keep you informed when your cards are used
- Transaction controls allow your cards to work only in specific locations or geographic areas
- When your cards are "off," no withdrawals or purchases will be approved







## 4.99% Visa Balance Transfer

# Move high-interest rate balances from other credit cards to your MCFCU Visa and save

It's really easy to do. Simply send us your most current credit card statement and we will take it from there.

#### Lock in your Visa balance transfer rate until it's paid off

4.99% APR\* applies to transferred balances only, the standard 10.99% APR\* applies to all other MCFCU Visa purchases. Transferred balances must come from non-Mission City FCU credit cards.

# Featured Santa Clara Checking Perk: 2% Dividend

# Santa Clara Checking has a lot of features, but don't forget the 2% dividend

With a Santa Clara Checking account, you've got an array of valuable features at your disposal. You've got shopping, dining, and travel discounts all mapped out via the accompanying Mission City Mobile app. You've got cell phone protection and identity theft protection bundled in as well. You have roadside assistance at the click of a button. You also have pharmacy, hearing, and vision discounts. And if all that wasn't enough already, you also get a 2% dividend. Yes, really.

2%.

Santa Clara Checking is everything you always wanted in a checking account, and more. If you haven't tried it yet, visit <a href="https://www.missioncityfcu.org/santa-clara-checking">www.missioncityfcu.org/santa-clara-checking</a> for more information.

# Please Keep Your Information Current

# Verify that the credit union has your current address, phone number, and email address on file.

If you have moved, changed your name, or have made any other changes that should be reflected in our records, please contact us. You can also easily update your information inside of your online banking account, click the "Edit" tab in the upper right corner.



