

# Our **MISSION**



SUMMER 2020



People helping people in the cooperative spirit.

## MAIN OFFICE

1391 Franklin Street  
Santa Clara, CA 95050

Phone: (408) 244-5818

Fax: (408) 244-9390

Web: [www.MissionCityFCU.org](http://www.MissionCityFCU.org)

## OFFICE HOURS

Monday – Friday  
9:00 AM – 5:15 PM

### Weekends

Closed (But try a Shared Branch. Find one at [www.Co-opSharedBranch.com](http://www.Co-opSharedBranch.com))

## UPCOMING HOLIDAYS

**Independence Day**  
July 3

**Labor Day**  
September 7

**Columbus Day**  
October 12

**Veterans Day**  
November 11

**Thanksgiving Holiday**  
November 26-27

**Christmas/Winter Holiday**  
December 25

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## Stay financially strong during turbulent times.

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.

HELOC

**3.75%**

As low as 3.75% APR

Auto Refinance

**1.00%**

Cash Back

Refer a New Member

**\$25**

\$25 for you & \$25 for who you refer

## Share Certificate Rates are Highly Competitive

Build your finances on strong savings. Steady and reliable for our Santa Clara neighbors

A Share Certificate locks up your savings for a set period of time, and earns higher rates than a basic savings account. Small savers earn the same great rates as big depositors at Mission City FCU, and the longer your term, the higher your rate. Open your Certificate by phone at (408) 244-5818 or email us at [memberservices@missioncityfcu.org](mailto:memberservices@missioncityfcu.org).

Certificate Type	Minimum Deposit	APY
3-Month	\$2,500	1.00%
6-Month	\$2,500	1.10%
12-Month	\$2,500	1.20%
24-Month	\$2,500	1.25%
24-Month Jumbo	\$100,000	1.30%

APY=Annual percentage yield. Penalties may be applied for early withdrawals. Contact a Member Service Representative for more details.

## Refer a New Member and Get \$25

Actually, you both get \$25 – \$25 for you, and \$25 for who you refer

Existing Mission City members can refer their friends, family, and fellow Santa Clara City community members to open a new account at Mission City FCU.

To make a referral, you can visit [www.missioncityfcu.org/refer](http://www.missioncityfcu.org/refer) You can also call (408) 244-5818 or email [memberservices@missioncityfcu.org](mailto:memberservices@missioncityfcu.org)



## HELOC Rates as low as 3.75%APR

No application fees, no closing costs, no set-up charges, no annual fees

Tapping into your homes equity for remodeling your home can help you cover costly expenses and potentially increase your property's value. HELOCs are also a great tool for unplanned expenses, consolidating higher interest rate debt like credit cards or auto loans, and financing a home repairs.

To get started, call (408) 675-3939 or email the loan department at [loans@missioncityfcu.org](mailto:loans@missioncityfcu.org)

## Credit Union Sprint Discount

Get up to \$200 when you switch to Sprint with Unlimited Plus or Premium

To get started, visit <https://sprint.lovemycreditunion.org/sprintrewards> today.



## Apple Pay & Samsung Pay for Your Mission City Visa Credit Card

Need a break from your loan payment, let us know

Contactless transactions have become ever popular in recent days, and we have good news in that regard. ApplePay and Samsung Pay are available for your MCFCU Visa Credit Card.

Once you're enrolled in Apple Pay or Samsung Pay, you can make purchases and check out with a few taps on your smartphone. You can pay using this method at hundreds of thousands of stores nationwide.

For assistance with Apple or Samsung Pay, call us at (408) 244-5818 or email [memberservices@missioncityfcu.org](mailto:memberservices@missioncityfcu.org) today.

## Skip-a-Pay Summer

Need a break from your loan payment, let us know

Skip-a-Pay allows you to skip a loan payment (applicable loan types only) so you can keep some cash in your pocket when you need it. Need more than one month? Talk to us.

To skip a payment, visit [www.missioncityfcu.org/skipapay](http://www.missioncityfcu.org/skipapay), or contact the loan department at (408) 675-3939

