

Our **MISSION**



FALL 2020



Annual Meeting of the Membership Update: Virtual Meeting to Be Held October 15

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 www.Co-opSharedBranch.com)

UPCOMING HOLIDAYS

Columbus Day

Closed Monday, October 12

Veterans Day

Closed Wednesday, November 11

Thanksgiving Holiday

Closed Thursday, November 26

Closed Friday, November 27

Christmas/Winter Holiday

Close at 1:00 PM Thursday, December 24

Closed Friday, December 25

New Years Eve/Day

Close at 1:00 PM Thursday, December 31

Closed Friday, January 1

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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.

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,

Since we first began responding and adapting to COVID-19 in early March, Mission City FCU has let care drive our decision-making: care for our teams, care for our members and care for our communities.

That has meant being there for our members as they depend on us in new ways: to get connected via online banking or the Mission City mobile app, to visit in person for transactions that couldn't be done at an ATM or online, to creatively find other solutions to assist you as we adapt to the changes brought upon us by the pandemic, and to stay healthy at a time when health is so front of mind.

Care has been at the forefront guiding us and it is for this reason that we will be moving our Annual Meeting of the Membership to a virtual format this year:

Virtual Annual Meeting

October 15, 2020 at 4:00 PM

Register for the virtual meeting at:
www.missioncityfcu.org/annual-meeting

We look forward to a time that we can all come together as a group in the traditional way that the Mission City FCU community has since 1959. Until then, we look forward to seeing you online.



Sincerely,

David Waterman

Chief Executive Officer
Mission City Federal Credit Union

Expanded Phone Service Hours

To strengthen our ability to serve you at a distance, we are vastly expanding our service hours and coverage by phone

Beginning October 9, 2020 we will be expanding our phone service to include 24x7 phone service as well as additional coverage during business hours. What that means for you is reduced, or no waiting time when you call during business hours, as well as nighttime and weekend phone access.



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.*

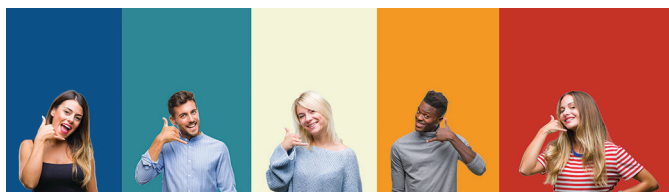
Featured Santa Clara Checking Perk: Cell Phone Protection

Santa Clara Checking is feature-rich, and Cell Phone Protection is a fan-favorite perk

Hint: if you pay your cell phone bill with your Santa Clara Checking account, you're covered. If your phone is broken or stolen, the protection feature will pay to have it repaired or replaced, up to \$400 per claim (maximum of \$800 per year).

To get started with Santa Clara Checking, just reach out to a member service representative and request it. After that, make sure to download the Mission City Local mobile app.

Earn Up to \$400 to Refer a New Member with MemberMania!



How does it work?

Refer a friend or family member and you could receive \$400 (up to 8 referrals), and he or she will also receive \$50 for becoming a member! Funds are deposited directly into your MCFCU accounts!

For more information, or to make a referral, please visit www.missioncityfcu.org/refer

