

Our MISSION



SPRING 2022



Build Out Your Dreams

You've got the house; now, it's time to build out your dreams with a home equity line of credit! We're offering rates as low as 2.75% APR,*¹ but they won't be around forever.

This line of credit can be used for more than just your home projects or renovation costs – it can be used for almost anything you need! Start building upon your wildest dreams with a HELOC from Mission City today!

To apply, visit www.missioncityfcu.org/home-loans.

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

Memorial Day

Closed Monday, May 30, 2022

Juneteenth

Closed Monday, June 20, 2022

Independence Day

Closed Monday, July 4, 2022

Labor Day

Closed Monday, September 5, 2022

INSIDE

- Letter From the Chief Executive Officer
- Home Equity Line of Credit Rate Promo
- RV, Boat and ATV Loans
- Electric and Plug-in Hybrid Car Loans
- Referral Bonus

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 5/31/2022. Introductory rate promotion in effect for 24 months.

Message From the CEO

Dear Members,

While I remain optimistic about the opportunities this year will bring, I also want to acknowledge the tough times we have endured the past few months. Just as the omicron COVID-19 variant wave began to subside, we were faced with new, troubling economic times. It's during turbulent times like this that the true value of being part of a member-owned cooperative shines through. You will not see losses to your credit union account balances, even when the stock market dips. As a credit union, we can continue to keep our loan interest rates lower than the market average, which helps offset the rising costs you're seeing in your monthly budget – like at the grocery store and gas pump.

To help optimize your financial planning, I encourage you to take advantage of our free money management tool, MyFinances. Using this tool, available in online banking, you can easily compile and view all your different accounts – everything from department store credit cards to your accounts with MCFCU and other institutions. You can then set budgets and goals, watch your overall cash flow and calculate your net worth. You can even set up alerts for all of your different accounts in one place! I know how busy life can get, and this is just one way Mission City is helping members manage their finances conveniently.



During a time when the world feels heavy, I want to express my deep gratitude for you and all our members. Innocent families in Europe, particularly in Ukraine, are facing devastating tragedies daily. Let's all take intentional moments to be grateful for what we have and find ways to support those going through challenges we hope to never face.

I hope this spring season brings renewed hope to you, your loved ones and the world.

David Waterman

Chief Executive Officer
Mission City Federal Credit Union

The Outdoors Are Calling

Answer the call with a loan on an RV, boat or ATV! Don't let your travels be limited – take advantage of one of these great loans and get perks such as:

- Low rates and flexible terms up to 20 years
- Discounts for automatic payments from MCFCU accounts (0.25%)

- Fast and local loan decisions
- Financing for boats, motorhomes, travel trailers, tent trailers and motorcycles
- Pre-approval options
- And more!

When you save on your loan, you have more money for your next adventure. Expand your horizons by visiting the horizon – take out an RV, boat or ATV loan today!

Visit www.missioncityfcu.org/recreational-vehicle-loans to get started.

Drive Smarter, Save Smarter

Cutting back on carbon emissions is an easy way to drive smarter. That's why we're offering rates as low as 1.74% APR* on loans for electric and plug-in hybrid vehicles! On top of the low rates, these loans feature:

- Flexible terms
- Discounts for automatic payments from MCFCU accounts (0.25%)
- Fast and local loan decisions
- Pre-approval options
- And more!

If you've been thinking about making the switch over to an electric car, now's the time. When you cut back your emissions, you'll cut back on your spending. It's a win-win!

Apply today by visiting www.missioncityfcu.org/auto-loans.

*APR = Annual Percentage Rate

Refer and Get Rewarded

At Mission City, we believe the more the merrier! When you refer a friend, family member or fellow Santa Clara City community member to the credit union, **you'll both get \$25**. It's simple and straightforward:

1. Refer anyone who is currently eligible and not already a member to open a savings account.
2. Then, you and your referred friend will complete the Member Referral Program coupon and bring it in when opening the account.
3. You'll both see the \$25 reward in your accounts shortly afterward!

For more information, visit www.missioncityfcu.org/refer.

