

Our MISSION



SUMMER 2023



Mobile and Online Banking

Spend less time in line and more time doing the things you love when you enroll in Mobile and Online Banking. Our Mobile and Online Banking services give you the ability to manage your accounts wherever life takes you! With these services you can:

- Open new accounts
- Apply for loans
- Deposit checks
- View account history
- Pay bills
- Schedule transfers
- Set eAlerts and text notifications
- And so much more!

Not only are our Mobile and Online Banking features exceptional, our High Yield Plus Checking account benefits are just as great! Right now, when you open a High Yield Plus Checking account, you can earn 2.00% APY* on your funds.

*APY = Annual Percentage Yield. APYs accurate as of 11/1/2022. Rates, fees, services and programs may change after account is opened without notice. If qualifications are met each monthly qualification cycle, you will earn 2.00% APY based on your average daily balance, up to \$10,000.00, and 0.10% thereafter, in that qualification cycle. If qualifications are not met, your Yield Plus Checking will earn no dividends.

Qualifying transactions must post to and settle to your Yield Plus Checking account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying check card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions. Fees may reduce earnings.

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

Saturday

9:00 am – 1:00 pm

UPCOMING HOLIDAYS

Independence Day

Closed Tuesday, July 4, 2023

Labor Day

Closed Monday, September 4, 2023

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Message From the CEO



Dear Members,

Mission City is proud to announce our partnership with the Santa Clara Schools Foundation to offer scholarships that will help students continue their education. This year, we were able to award four scholarships of \$2,500 each

to four deserving students. I would like to take this opportunity to congratulate Kyalorina Tamang, Viktoriia Riabchenko and Cassandra Rivera, all from Wilcox High School. Additionally, I would like to congratulate Michael Pontagarcia from New Valley High School.

Mission City Federal Credit Union is committed to the education community here in Santa Clara, and we are honored to be a part of helping students accomplish their dreams. We look forward to supporting the education community down the road. Keep your eyes open for additional opportunities.

David Waterman

Chief Executive Officer

Mission City Federal Credit Union



High Yield Plus Checking Account

Earn great dividends and get a host of free services bundled into the account.

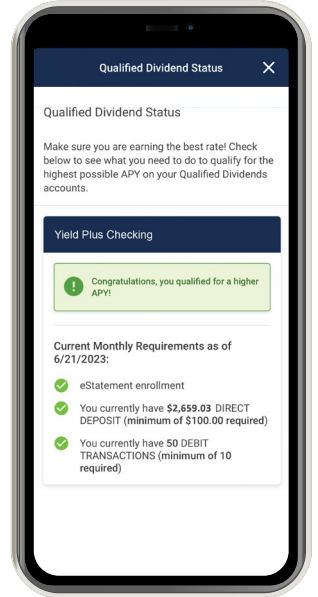
2.00%

2.00% APY for High Yield Plus Checking*

*APY = Annual percentage yield. To earn dividends, do the following between each monthly cycle: make at least 10 debit/credit transactions (non-ATM), have at least 1 regular direct deposit for \$100 or more, be enrolled in eStatements. 2% APY dividends are paid when all monthly qualifications are met based on your average daily balance up to \$10,000 and 0.10% APY thereafter.

Check Out These Other Features!

Did you know that you can check your Qualified Dividends Status through Mobile or Online Banking? This allows you to see whether or not your account will earn dividends. In this example, this member qualifies for a higher APY. They are enrolled in eStatements, have at least one regular direct deposit of \$100 or more and have passed the minimum 10 debit/credit transactions (non-ATM) required.



With a Mission City FCU debit card, we'll rebate your domestic ATM fees up to \$15 per month! We have also partnered with the CO-OP® Network to give you access to 30,000+ surcharge-free ATMs. Visit our website to find a list of surcharge-free ATMs.

