

Our MISSION



FALL 2024



Great Rates for the Next Big Thing

Get the loans you need for your next step in life at great rates! Whether you're searching for your next vehicle, looking to save money by refinancing or are excited for your next home renovation project – we can help. Take advantage of our competitive rates and apply for a loan today!

Electric/Plug-in Hybrid Loans

Go green and save green on an electric or plug-in hybrid vehicle.

Rates as low as

5.74% APR*

New/Used Vehicle Loans

Take the road to great rates on your next vehicle.

Rates as low as

5.99% APR*

HELOC Promotion

Put the equity in your house to work and use the funds for whatever you need.

Get a limited-time rate of

5.99% APR* for 6 months**

*APR = Annual Percentage Rate. **Minimum \$50,000 advance to qualify for 5.99% APR 6-month promotion. After the 6-month promotional period ends, the rate will adjust to Prime + 0.50%. Promotion valid 10/1/2024 – 12/31/2024. Closing costs will be reimbursed to the credit union if loan is paid off within 12 months.

UPCOMING HOLIDAY CLOSURES

Indigenous Peoples Day
Monday, October 14, 2024

Thanksgiving
Thursday, November 28, 2024

Christmas Eve
(Closing at 1:00 pm)
Tuesday, December 24, 2024

New Year's Eve
(Closing at 1:00 pm)
Tuesday, December 31, 2024

Veterans Day
Monday, November 11, 2024

Black Friday
Friday, November 29, 2024

Christmas Day
Wednesday, December 25, 2024

New Year's Day
Wednesday, January 1, 2025

MAIN OFFICE

1391 Franklin Street, Santa Clara, CA 95050

Phone: (408) 244-5818

Web: www.MissionCityFCU.org

OFFICE HOURS

Monday – Friday

9:00 am – 5:15 pm

Saturday

9:00 am – 1:00 pm

INSIDE

- Great Rates for the Next Big Thing
- Grow Your Credit Score
- Message From the Board of Directors

Grow Your Credit Score

Do you know your credit score? Whether you're a young adult just starting to build credit or someone looking to improve their credit score, it's important to know where you are at! A good credit score is generally considered between 670 and 739. The higher your credit score, the better it is! By increasing your credit score, you'll be able to:

- Get lower rates on loans
- Save on car and home insurance
- Get approved for higher credit limits
- And more!

Improve your credit score by checking your credit report often for errors, making payments in full and on time and keeping your credit card balances below 30% of your total available credit.

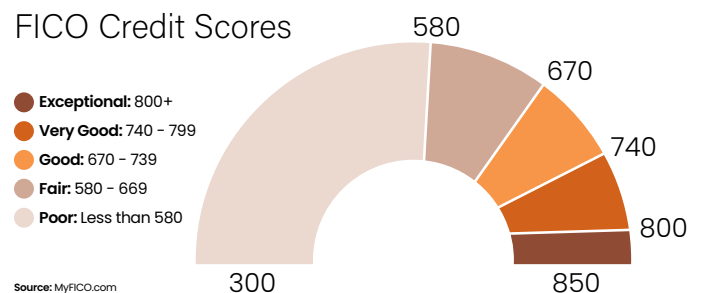
If you're just starting out building your credit, a Share Secured Visa® is a great way to start. This credit card has no annual fee, a fixed rate and guaranteed approval for each member. Your limit will be determined by the amount you pledge plus 10%.

A Share Secured Loan is another easy way for you to build or rebuild your credit. You'll borrow against your savings,

receive a low-rate loan and continue to earn interest. It's a great way to improve your score by making predictable, affordable payments each month.

Need to establish some savings first? Enroll in our free Debit Card Round Up program to save without even thinking about it! Every time you make a debit card purchase, the transaction will be rounded up to the nearest dollar, and the difference will be transferred to your designated savings account at the end of each day.

No matter your age, you can always benefit from learning more! We believe in helping you find the resources you need to succeed. We've partnered with [GreenPath™ Financial Wellness](#) to provide webinars, courses, a debt management program and more. You can also [download ZOGO](#), a gamified financial education app that makes learning easy!



Message From the Board of Directors

Dear Mission City FCU Members,

After 12 years of dedicated service, David Waterman has retired from his position of CEO. The Board of Directors would like to thank David for his years of leadership and contributions to Mission City FCU. We wish David the best on his next steps in life!

The Board of Directors is pleased to announce that Kamil Sakici has been appointed as our new CEO as of July 2024. We are excited to welcome Kamil to the Mission City FCU team. Kamil has extensive experience building community-focused financial organizations, and his vision aligns with our priority to continue growing and serving our community. We look forward to working together to continue to build Mission City FCU and provide strategies for success.

Thai Tran

Board Chair,
Mission City Federal Credit Union

