

Our MISSION



WINTER 2023



Upcoming Free Webinar

As part of our new partnership with GreenPath, which you can read more about later in the newsletter, we're offering access to a FREE webinar for our members! On Wednesday, January 11, join us in learning how to set yourself up for financial success in 2023.

What You Will Learn:

- An understanding of the true cost of an item instead of just considering monthly payment amounts
- How you can save more strategically for unexpected expenses
- Strategies to avoid impulse spending

Who Should Attend:

- Those who want to avoid money mistakes
- Those who want to learn from others' money mistakes
- Those helping others overcome or avoid money mistakes

MAIN OFFICE

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OFFICE HOURS

Monday – Friday

9:00 am – 5:15 pm

Saturday

9:00 am – 1:00 pm

UPCOMING HOLIDAYS

New Year's Day

Closed Monday, January 2, 2023

Martin Luther King Jr. Day

Closed Monday, January 16, 2023

Presidents' Day

Closed Monday, February 20, 2023

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Checking Accounts

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

2.00%

2.00% APY for Santa Clara and Yield Plus Checking*

Money Market

Earn great dividends while keeping your funds liquid.

0.95%

As high as 0.95% APY*

Share Certificates

Rates are up. Start saving today!

3.05%

As high as 3.05% APY*

*APY = Annual percentage yield. To earn dividends, do the following between each monthly cycle: 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.

*APY = Annual percentage yield. The Mission City Money Market Account is a tiered, variable-rate account. Interest is paid at tiered rates on balances within each tier. The required minimum opening deposit is \$2,000. Ongoing APYs and tiers may change at any time without notice. Limit one Money Market Account per account number.

*APY = Annual percentage yield. Penalties may be applied for early withdrawals. Contact one of our member service representatives for more details.

Message From the CEO

Dear Members,

At Mission City, seeing our members meet their financial goals is our top priority. When we're able to help make that happen, it's truly one of the best feelings imaginable. That's why I'm so proud to announce our partnership with GreenPath. The work they do is truly inspiring, and we're happy to bring their services to Mission City.

On top of partnering with GreenPath to help with financial education, we're focusing on helping our members build their long-term savings. If you're wondering how, look no further than our deposit rates! We're offering great rates on deposits to help focus on saving and to remind our members that just because costs are rising, doesn't mean savings can't too.

David Waterman

Chief Executive Officer
Mission City Federal Credit Union



Introducing GreenPath Financial Wellness

When it comes to debt and finances, you don't have to go it alone.

Mission City is pleased to announce the newest member benefit – GreenPath Financial Wellness.

As a valued member, we are providing you with access to certified financial and housing experts, who will empower you to eliminate financial stress, get out of debt, increase savings and achieve your financial goals.

GreenPath Financial Wellness is a trusted national nonprofit with more than 60 years of helping people build financial health and resiliency. Caring counselors are ready to:

- Explore options for easing financial stress and achieving financial goals
- Discuss your credit and provide tips for improving your credit score
- Look at student loan repayment options, including the pros and cons
- Discuss debt repayment options
- Assist with housing issues, including purchasing a home or avoiding foreclosure
- Provide you and your family with financial education through online resources and tools

Get free, personalized answers to your individual needs. For issues ranging from debt and budgeting to saving a home from foreclosure, advice is only a phone call away.

Contact GreenPath today!

To use this service, simply call **877-337-3399**. Hours are Monday through Thursday, 8 am to 10 pm (ET); Friday, 8 am to 7 pm; and Saturday, 9 am to 6 pm. You can also visit them at

www.greenpath.com/wellness.

Check out
GreenPath!

