

# SOLUTIONS

FALL 2024

Dear members,

At County Federal, we're committed to making a difference in as many lives as possible. That's why we're thrilled to announce that something exciting is on the horizon for our credit union - and for our members, employees, and communities.

At the end of October, we will be changing our name to **Mirastar Federal Credit Union**. To support this new name, we will also be undergoing a visual rebrand, complete with a new logo and colors. Our new brand will reflect the vibrant spirit of our current communities, while also allowing us to expand our reach - or as we like to say, to widen our embrace.

**While we may look different, who we are as an organization remains unchanged and our commitment to you is as strong as ever. The changes will not impact your account information, the products you use or the day-to-day interactions you have with us. We are the same people you've always known, and our service will continue to be as local and personable as ever.**

As a member, we want you to have the first glimpse of what our new brand will look like. Here's a sneak peek at the logo and colors:



We will be sending out more information as we get closer to launch, keeping you in-the-know every step of the way. Until then, the QR code below directs to an in-depth explanation of the change and what it means for you as a member.

Changing our name is a big decision. But our members deserve a brand that celebrates them and one that supports our inclusive approach to banking, where everyone has the opportunity to rise.

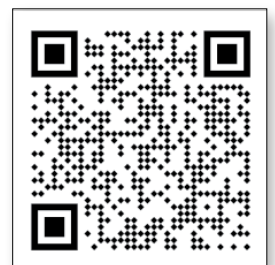
In short, **Mirastar** belongs to all of us.

With much appreciation and excitement,

**Rebecca Reynolds Lytle,**  
*President & CEO*

**Traci Hess,**  
*Chair of the Board*

Learn more about  
the changes here:





# How to Avoid Credit Card Fraud this Holiday Season

With the holiday shopping season heading into its final frenzied stretch, scammers are in full force, taking advantage of busy shoppers. Protect yourself, and your cards, from fraud with these safety measures and preventative tips:

### Choose zero liability

If you can, choose a credit card with zero liability protection. This way, you won't be responsible for any unauthorized charges made on your card.

### Monitor your credit

Stay alert and identify the first signs of fraud to your credit accounts by reviewing your credit card statements well.

### Strengthen your passwords

If any of your passwords use your personal information, like birth dates or street names, change them. They are easily guessed and then can be used to hack into multiple accounts and/or lead to identity theft.

### Shop with caution

Only shop reputable sites and avoid clicking on pop-up ads or links in emails from unverified senders. To confirm a site's security, look for the lock icon before the URL and the

"s" after the "http." Finally, make sure the security settings on your devices are updated, and choose a VPN (virtual private network) when using public Wi-Fi.

### Keep your cards close

Don't forget to take basic precautions with your credit cards, especially if you'll be hitting a lot of shops before the holidays. Keep your card tucked into your wallet or purse.

### Take immediate action if there are signs of fraud

If you suspect your credit card has been used fraudulently, alert your issuer and financial institution immediately. Stay safe!

The County Federal Visa Credit Card is tailored to meet our members' financial goals, whether you're building credit or earning rewards for everyday spending. For more information about the County Federal Visa Credit Card, visit [sccfcu.org/credit-cards](https://sccfcu.org/credit-cards).

SOURCE: CUCONTENT

## Make the Introduction

Describe the advantages of County Federal membership to your friends, family members, and coworkers. When they join, you'll receive \$100! Learn more at [sccfcu.org/membership](https://sccfcu.org/membership).

\*Restrictions and conditions apply. Visit [www.sccfcu.org/wp-content/uploads/Member-Referral-Offer-Disclosure.pdf](https://www.sccfcu.org/wp-content/uploads/Member-Referral-Offer-Disclosure.pdf) to learn more about Santa Clara County Federal Credit Union's (County Federal) membership referral promotion terms and requirements. \$100 referral offer deposited to the referring member's County Federal account 4 weeks after referred member satisfies all requirements for promotion. To qualify for promotion, referred member must be eligible for membership, establish a qualifying account and must not have had a membership with County Federal during the preceding six months. Youth Accounts (Get Started, M3 Money Club) are not eligible for this promotion. Promotion subject to change without notice. This is a limited time offer. Valid 09/01/2024 - 10/31/2024.

Limited Time Offer



Making a Difference

Donate to the Teddy Bears on Patrol campaign online! All donations\* will go toward the purchase of individually wrapped bears for children. **Donate at [sccfcu.org/teddy](https://sccfcu.org/teddy).**

\*minus processing fees



# Unlock Auto Savings

When you purchase your next car with Enterprise Car Sales and finance an auto loan with County Federal, you'll get a 1.000% rate discount for up to 60 months and enjoy no payments for 90 days.\*

Learn more at [sccfcu.org/car-buying-services](https://sccfcu.org/car-buying-services).

\*APR=Annual Percentage Rate. 1.000% off current Santa Clara County Federal Credit Union (SCCFCU) rate with a max loan term of 60 months. Loan payment example: \$25,000 financed for 60 months at 5.50% APR will have monthly payments of \$478. 100% Financing available. Financing for qualified SCCFCU members. Not all buyers will qualify. Offer valid only on Enterprise Car Sales vehicles purchased from 1/1/2024-12/31/2024 and is subject to change without notice. Rate is not available to refinance existing SCCFCU auto loans. 90 days payment deferral is optional for qualified borrowers, not all borrowers will qualify. Loan amount must be for a new SCCFCU Auto Loan to qualify for 90-day No Payment Option. Finance charges begin to accrue from date of funding, and will be repaid over the term of the loan. This offer cannot be combined with any other offer. Used vehicles were either previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2024 Enterprise Car Sales.



## Begin Your Journey to Homeownership

With a **County Federal Home Loan**, explore a range of options designed to make homeownership a reality. Receive \$2,500 off closing costs\* when you apply by October 31, 2024!

Learn more at [sccfcu.org/home-loans](https://sccfcu.org/home-loans)

\*\$2,500 off closing costs is available on closed loans for first lien purchase transactions of primary residences or refinance loans with an application date from 09/01/2024 - 10/31/2024 and closed by 12/30/2024. The \$2,500 off Closing Costs will be applied, at Lender's discretion, at the time of loan funding as a Lender Credit. Santa Clara County Federal Credit Union (SCCFCU) reserves the right to cancel or modify this offer without prior notice. Excludes refinance of existing SCCFCU loans. Employees, volunteers and officials not eligible. California properties only. Must be a member to qualify.



## Limited-Time 4.50% APY 5-Month Certificate Offer\*

A 5-Month Certificate can be funded using a combination of funds from County Federal accounts (up to 50%) and external accounts (an account at another institution). The certificate automatically renews at the current rate when it matures.

Get started by **October 25, 2024** at [sccfcu.org/savings](https://sccfcu.org/savings).

\*Annual Percentage Yield (APY) is accurate as of 10/01/2024. APY assumes interest remains on deposit until maturity, any withdrawal will reduce earnings. The 5-Month Certificate (Share Only) requires a \$500 minimum deposit. Certificates must be partially funded by new money (50% or more). Excludes IRA and ESA certificates. An Early Withdrawal Penalty will apply for withdrawal before the maturity date. Certificate accounts are subject to membership eligibility, terms, and fees. Certificate account will automatically renew at maturity to the 6-month certificate fixed rate in effect at that time unless you withdraw all the funds in the account at maturity or within a grace period of 6 days after maturity. Santa Clara County Federal Credit Union (SCCFCU) reserves the right to cancel or modify this offer at any time without prior notice. This is a limited time offer. Valid 10/01/2024 - 10/25/2024.





All times  
are in  
Pacific Time

# Webinars

## OCT FAFSA: The Key To Unlocking Financial Aid

Oct 8 • 10:30 am or Oct 17 • 5:30 pm

## NOV Unwrapping The Holiday Scam Season

Nov 12 • 10:30 am or Nov 21 • 5:30 pm

## DEC 21 Ways To Trim Your Budget

Dec 10 • 10:30 am or Dec 19 • 5:30 pm

Register at [www.sccfcu.org/webinars](http://www.sccfcu.org/webinars)

### Branch Locations & Hours

#### Airport Place

Corporate Headquarters  
2099 Gateway Place, Suite 140  
San Jose, CA 95110

#### Almaden Branch

5353 Almaden Expressway, Suite 65  
San Jose, CA 95118  
Monday - Friday 9 am - 5 pm  
Saturday - 9:30 am - 2 pm

#### Campbell Branch

**Kirkwood Plaza**  
1638 W. Campbell Avenue • Campbell, CA 95008  
Monday - Friday 9 am - 5 pm  
Saturday Closed

#### East San Jose Branch

255 N. White Road, Suite 112 • San Jose, CA 95127  
Monday - Friday 9 am - 5 pm  
Saturday - 9:30 am - 2 pm

#### Gilroy Branch

6915 Camino Arroyo, Suite 50 • Gilroy, CA 95020  
Monday - Friday 9 am - 5 pm  
Saturday Closed

#### West Hedding Branch

70 West Hedding Street (Lower Level)  
San Jose, CA 95110  
Monday - Friday 9 am - 5 pm  
Saturday Closed

#### Mailing Address

P.O. Box 11024 • San Jose, CA 95103

#### City Centre Office (No Branch Services)

140 E. San Fernando Street  
San Jose, CA 95112

#### Mortgage Lending

Monday - Friday 9 am - 6 pm • Saturday Closed  
408-282-0700/408-282-0742

#### Consumer Lending

Monday - Friday 9 am - 6 pm  
Saturday - 9:30 am - 2:30 pm  
408-282-0700/800-282-6212

#### Contact Center

Monday - Friday 8 am - 6 pm  
Saturday - 9:30 am - 2:30 pm  
408-282-0700/800-282-6212

### Financial Profile

As of August 31, 2024

Assets.....	\$955,014,089
Loans.....	\$523,532,175
Shares.....	\$870,293,105
Members.....	47,305

ROUTING NUMBER: 321176972

NMLS #: 415778

*The articles and opinions in this publication are for general information only and are not intended to provide specific advice for any individual. We recommend that you consult your attorney, accountant or financial or tax advisor with regard to your individual situation. Entire publication ©Santa Clara County Federal Credit Union 2024. All rights reserved.*

### County Federal: Holiday Schedule (All branches will be closed)

**Indigenous Peoples' Day** • Monday, October 14, 2024

**Veterans' Day** • Monday, November 11, 2024

**Thanksgiving** • Thursday, November 28, 2024

**Day After Thanksgiving** • Friday, November 29, 2024

**Christmas Day** • Wednesday, December 25, 2024

**New Year's Day** • Wednesday, January 1, 2025

### BOARD OF DIRECTORS & EXECUTIVE LEADERSHIP TEAM

#### EXECUTIVE LEADERSHIP

**Rebecca Reynolds Lytle**  
President & Chief Executive Officer

**Joe Bonacci**  
SVP & Chief Information Officer

**Divine David**  
SVP & Chief Experience Officer

**Simran Gyani**  
SVP & Chief Brand Officer

**Trent McIlhaney**  
SVP & Chief Financial Officer

**Jennifer Montero**  
SVP & Chief Human Resources Officer

#### BOARD OF DIRECTORS SUPERVISORY COMMITTEE

**Traci Hess**  
Chair

**Jose Luis H. Pacheco**  
Vice Chair

**David Indra**  
Secretary

**Dave Cameron**  
Treasurer

**Deborah Baker**  
Director

**Juan Ledesma**  
Director

**Peter Ng**  
Director

**John Tran**  
Chair

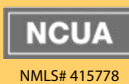
**Elizabeth Trigos-Salinas**  
Member

**Katelyn Lu**  
Secretary

**Mary Fisher**  
Member

**Shawn Whiteman**  
Member

**David Indra**  
Board Liaison



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.  
National Credit Union Administration, a U.S. Government Agency.

