



Formerly San Mateo Credit Union

Welcome San Mateo County Employees

Join Monterra Credit Union and experience the difference that not-for-profit banking provides. We've been serving the local community for over 70 years.

OUR MEMBERSHIP INCLUDES:

- FREE checking + high-rate savings
- FREE access to over 30,000 ATMs
- FREE bill pay and mobile deposit
- 24/7 access via online and mobile banking
- Home loans with low down payment options
- Competitive rates on auto loans
- Credit card options that reward your lifestyle
- Fast ACH: receive direct deposit & external funds one (1) business day sooner!
- Quick Cash Loan Program
- Award-winning financial education
- *And so much more...*



SPECIAL PARTNER OFFERS*

(PROMO CODE: _____)

- Open your membership with a \$1 one-time share pledge¹
- Earn up to \$150 cash bonus² when you open a new Premium Checking account
- A \$20 minimum opening deposit is all you need to open your new checking account
- Up to 0.50%³ auto loan rate discount
- Up to \$800 towards home appraisal costs⁴
- 0.25%⁵ rate increase on certificates with an active checking account
- Open a new Monterra Credit Union Visa[®] Platinum Rewards credit card and receive 2.99%^{APR} for the first 12 months⁶

HAVE QUESTIONS?



Email
communityrelations@monterra.org



Call (650) 562-1282

BANKING FOR REAL LIFE. START HERE



Visit monterra.org



Call (650) 562-1282



Visit any branch location

¹To become a member of Monterra Credit Union, a minimum opening deposit of \$1.00 is required to be held as your membership share pledge in a Regular or a Business (Share) Savings Account. This membership share pledge allows you or your Business to apply for any additional products and services. All applications for membership, share accounts, loans, and other services are subject to review and approval. ²Learn how to earn up to a \$150 cash bonus by visiting monterra.org/checking150. Visit monterra.org/premium on how to earn 3.50%APY on your Premium Checking daily balances. Payroll deposit options include ACH, employer deposits, government recurring deposits, and one-time deposits (e.g.: tax refunds). Rates and offer subject to change, conditions and restrictions apply. ³Discount applied to the current qualified rate and cannot exceed the current floor rate. Max 0.50% with all discounts combined. ⁴Offer cannot be redeemed for cash and is non-transferrable. ⁵The advertised certificate dividend rate increase can be earned for members in good standing who have an "Active Checking" account. Active Checking account is defined as a checking account with ONE (1) direct deposit or ACH deposit (excluding telephone, teller or dividend posting transactions) during the monthly statement cycle (statement cycle period is 12:00am on the first day of each month and ends at 11:59pm on the last day of each month). For a statement cycle during which the active checking account deposit requirement is not met, the certificate will earn the base rate that was set at the account opening or rollover date. ⁶New card only. Offer subject to change at anytime without notice. Each discount or bonus offer if limited to one (1) per account. Offer valid through 12/31/2024. Conditions and restrictions apply. Federally insured by NCUA.

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CREDIT UNION USE ONLY:

- Use promo code: _____
- Credit the \$50 bonus to the membership share/savings account using G/L: **COMM RE.930**
- Memo: _____



Value up to
\$800
HOME APPRAISAL



HOME APPRAISAL GIFT CERTIFICATE

Exclusively for Select Employer Groups (SEGs)

Apply to purchase or refinance your home with a Monterra Credit Union loan by December 31, 2024 and we'll cover your appraisal up to \$800 when you close your home loan with us.

PROMO CODE: _____

Redeem this offer with a Monterra Credit Union mortgage expert

 Visit at monterra.org/homeloans

 Email to reloanofficers@monterra.org

 Call (650) 363-1799

All loans are subject to credit approval. Appraisal gift certificate covers appraisal costs up to \$800 when you close your home loan with Monterra Credit Union by December 31, 2024. Loans offered on condition of credit and underwriting approval. This offer cannot be combined with any other Monterra Credit Union mortgage promotions, cannot be redeemed for cash, and is non-transferable. Present this Gift Certificate with your completed residential mortgage application. Your appraisal fee will be collected at the time of your appraisal and credited back to you upon successful close of escrow. Loans offered on condition of credit and underwriting approval. Offer is valid for first mortgages only. Please speak with a Mortgage Expert for current rates and information on loan limits as additional conditions and restrictions may apply.
Federally insured by NCUA.

