

# GET TO KNOW YOUR LOCAL CREDIT UNION

Banking products and financial solutions available to you and your family.  
Serving the community of San Mateo County for over 55 years.

## THE CREDIT UNION DIFFERENCE

At San Mateo Credit Union, you are a member-owner of a financial cooperative. That means you get to enjoy a variety of attractive products and services—free, or at excellent, low rates—designed to help meet your financial goals.

You are also offered a diversity of workshops on timely topics that provide education on important financial matters—from first-time home buying to retirement planning. We are dedicated to delivering personalized service, so your experience is a positive one - the first time, every time.

## THE BENEFITS OF MEMBERSHIP

We have what you need! Banking products and financial solutions:

- ✓ Savings and Free Checking
- ✓ Free Visa® Check Card
- ✓ Low interest rates on loans
- ✓ Money orders
- ✓ International money transfers
- ✓ Coinstar®—redeem your coins quickly
- ✓ Financial Education

### Contact:

Michele Enriquez-Da Silva  
(650) 363-1789  
menriquez@smcu.org

Visit us at any of our convenient branch locations:

### Redwood City

North Fair Oaks  
3117 Middlefield Rd

Middlefield  
525 Middlefield Rd

On Broadway  
830 Jefferson Ave

### San Mateo

1515 S. El Camino Real

### South San Francisco

150 El Camino Real

### Daly City

415 Westlake Center

### Palo Alto

616 Ramona St, Suite 3



## \$25 CASH BONUS

When you open an SMCU Checking Account with Visa® Check Card  
AND, when you join, we'll waive the one-time \$10 membership fee

~SAN MATEO~  
CREDIT UNION

A \$25 credit will be deposited into your new account upon account opening. Funds will be placed on hold for 30 days. Offer subject to change without notice. You are eligible for membership in SMCU if you live, work, worship or study in San Mateo County. Federally insured by NCUA.

# NEW START CHECKING

At SMCU, we are committed to providing our member-owners with the most appropriate and beneficial products and services. With that in mind, we have developed New Start Checking—a convenient account tailored specifically to those who want to start a fresh page in their checking account history.

FEATURES	BENEFITS
<ul style="list-style-type: none"> <li>✓ Minimum opening deposit: \$20.00</li> <li>✓ \$10.00 monthly maintenance fee</li> <li>✓ Free Bill Pay, online banking, Call-24</li> <li>✓ Visa® Direct Check Card</li> <li>✓ Free overdraft protection from regular savings account</li> <li>✓ No dividends paid</li> </ul>	<ul style="list-style-type: none"> <li>✓ Builds financial management skills</li> <li>✓ Creates peace of mind and builds trust</li> <li>✓ Offers safe and easy access to your funds</li> <li>✓ Helps you get a fresh start in establishing yourself as a good money manager</li> <li>✓ Upon request, can be upgraded to a standard SMCU checking account if kept in good standing for at least six months</li> <li>✓ Access to free financial education services from BALANCE</li> </ul>

## ONLINE TUTORIAL

To open a New Start Checking Account, you must first complete an online tutorial and exam at BalanceTrack® — [www.balancetrack.org/partners/sanmateocu](http://www.balancetrack.org/partners/sanmateocu) — where you will find education modules that guide you through the basics of personal financial management. By completing the online courses, you will move toward financial success while demonstrating to SMCU your commitment to responsible money management. Timely and useful topics include:

- ✓ Checking Account Management\*
- ✓ Money Management
- ✓ The World of Credit Reports
- ✓ Identity Theft
- ✓ Financial Planning
- ✓ The Road to Home Ownership

\*Required to open New Start Checking Account

You also have the option of taking the tutorial and exam on paper at an SMCU branch.

## VISA DIRECT CHECK CARD

With a Visa Direct Check Card, you get the accessibility of a Visa debit card plus the convenience of an ATM card. Your purchases are deducted directly from your SMCU New Start Checking Account, so using your card is just like writing a check. What's more, the card is accepted by more than 23 million merchants who welcome Visa. You can use it to pay for groceries, travel, restaurants, gas, and much more. Additional benefits include:

- ✓ Convenient worldwide ATM access for cash withdrawals
- ✓ ATM withdrawals up to \$300 per day
- ✓ No finance charges or monthly bills to worry about
- ✓ Free point-of-sale transactions from your checking account
- ✓ Free transactions at SMCU ATMs

## BALANCE

BALANCE is a free financial education and counseling service designed to help strengthen financial fitness. With a focus on helping individuals and families take control of their finances and reach their goals, BALANCE offers both confidential counseling sessions and group workshops on a host of topics. Through SMCU's partnership with BALANCE, our members are empowered to make informed spending choices and manage their money wisely. For more information, visit [www.balancepro.net](http://www.balancepro.net) or contact a representative at (888) 456-2227.

*To get started, join online at [www.smcu.org](http://www.smcu.org), call (650) 363-1725, or visit one of our branches.*

