



# Welcome

## SM 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
- 24/7 digital banking with FREE bill pay & mobile deposit
- Home loans with low down payment options
- Competitive auto loan rates
- Credit card options that reward your lifestyle
- Fast ACH transfers (1 business day sooner)
- Holiday Club Savings to plan ahead for seasonal spending
- Quick Cash Loan Program
- Award-winning financial education
- *And so much more...*



### SPECIAL PARTNER OFFER\*

(PROMO CODE: \_\_\_\_\_ COUNTY \_\_\_\_\_)

- Open your membership with a \$1 one-time share pledge<sup>1</sup>
- Earn up to \$150 cash bonus<sup>2</sup> when you open a new Premium Checking account through 6/30/26
- A \$20 minimum opening deposit is all you need to open your new checking account
- Auto loan rate discount of 0.50%<sup>3</sup>
- Up to \$800 towards home appraisal costs<sup>4</sup>
- 0.25%<sup>5</sup> 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 months<sup>6</sup>


### HAVE QUESTIONS?

 Call: (650) 562-1282

 Email: [communityrelations@monterra.org](mailto:communityrelations@monterra.org)

## Banking for real life. Start here.

 Visit: [monterra.org/join](https://monterra.org/join)

 Call: (650) 363-1725

 Visit any branch location

<sup>1</sup>To 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. <sup>2</sup>New Membership Checking Bonus is available to new members who join Monterra Credit Union and open a new checking account. Must be age 18 or older. Limit one (1) bonus per membership (primary member). Bonus will be credited 45 days after account opening. Visit [monterra.org/premium](https://monterra.org/premium) on how to earn bonus 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. <sup>3</sup>Discount applied to the current qualified rate and may be combined with other eligible discounts. Final loan rates cannot exceed the current floor rate. <sup>4</sup>Offer cannot be redeemed for cash and is non-transferrable. <sup>5</sup>The 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. <sup>6</sup>New card only. Offer subject to change at anytime without notice. Each discount or bonus offer is limited to one (1) per membership. Offer valid through 12/31/26. Conditions and restrictions apply.



# HOME APPRAISAL Gift Certificate

Value up to

\$ **800**

HOME APPRAISAL

*Exclusively for Select Employer Groups SEGs (SEG)*

Apply to purchase or refinance your home with a Monterra Credit Union loan by 12/31/2026 and we'll cover your appraisal up to \$800 when you close your home loan with us.

PROMO CODE: \_\_\_\_\_ COUNTY \_\_\_\_\_

**REDEEM THIS OFFER WITH  
A MONTERRA CREDIT UNION  
MORTGAGE EXPERT**



Visit at [monterra.org/homeloans](https://monterra.org/homeloans)



Email to [reloanofficers@monterra.org](mailto:reloanofficers@monterra.org)



Call (650) 363-1799  
*Select option 3*



All loans are subject to credit approval. Appraisal gift certificate covers appraisal cost up to \$800 when you close your home loan with Monterra Credit Union by 12/31/2026. 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.

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