

~SAN MATEO~
CREDIT UNION

SMCU is open in Half Moon Bay: 40 Cabrillo Hwy North

Grand opening! We're proud to be a local and to bring not-for-profit banking to the Coastside.

San Mateo Credit Union provides the full range of personal financial services you'd find at any bank, plus a dedication to supporting our local communities. You're invited to visit our beautiful new branch, join if you're not already a member, and take advantage of some very special offers to celebrate our grand opening.

OFFER	DETAILS
\$100 Checking Bonus Offer¹ <i>Ends May 31</i>	Open Free Checking or Premium Checking from 4/1/19 to 5/31/19, then make 10+ debit purchases and spend at least \$100 to get a \$100 bonus. Available for new checking account holders only.
2.25% APY² 13-Month CD <i>Ends June 30</i>	Available only at the HMB Branch (must open in person) and only for a limited time: enjoy big savings with a 2.25% APY ² 13-month special certificate (CD). Available 3/28/19 - 6/30/19.
1% Cash Back Auto Refinance³ <i>Ends May 31</i>	Have an auto loan somewhere else? Save money and earn money: get 1% cash back up to \$500 when you refinance your car with SMCU. Must apply between 3/18/19 and 5/31/19.
\$1,000 Off Closing Costs⁴ <i>Ends June 30</i>	Tell your SMCU mortgage loan officer you want this big offer: \$1,000 off your first-mortgage purchase or refinance closing costs. Must apply between 3/28/19 and 6/30/19.
Win Bay Area Baseball Tickets⁵ <i>Ends June 30</i>	Join SMCU between 3/28/19 and 6/30/19 at the Half Moon Bay Branch and you'll be entered to win one of four pairs of tickets to see our two Bay Area teams play each other in August.

What else does SMCU give you?

- Home loans up to \$3.5 million for purchase and refinance
- Free checking accounts with over 30,000 free ATMs
- High-rate savings accounts to help you hit your goals
- Low-rate auto loans and rewarding credit cards
- Award-winning financial education courses and support
- 24/7 access to your accounts with Online and Mobile Banking... *and much more*

Ready to make the switch? [Visit our Half Moon Bay branch](#) to join SMCU and enjoy all of these special grand opening offers.

Why join SMCU?

For over 65 years, SMCU has offered accounts, services, and education meant to enrich the financial lives of our members and our community. And since we're a not-for-profit financial institution, our efforts are designed with your best interests in mind, not ours. If you're not already a member, join today!

Redwood City - San Mateo - South San Francisco - Daly City - East Palo Alto - Half Moon Bay

1. Requirements to receive checking cash bonus: Open a new San Mateo Credit Union (SMCU) Premium or Free Checking account (no other account types are eligible) from 4/1/19 - 5/31/19. During the full calendar month immediately following the month in which the account is opened, initiate 10 or more PIN or Signature-based purchases or payments for at least \$100 in spend using the SMCU debit card(s) associated with the new checking account. ATM and ACH transactions are not eligible. In the case of a joint account, purchases and payments from multiple debit cards will be added together. Offer conditions and restrictions:

- Membership eligibility requirements apply. Must be age 18 or older. Offer is not available for existing SMCU members who have an open checking account as of 3/31/19. SMCU employees, affiliates, and their families are not eligible. Offer may change or be discontinued at any time without prior notice.
- Limit of one bonus-eligible checking account per individual and per mailing address.
- Cash bonus for the month will be paid to the open, eligible checking account within 31 days after the qualification period ends. The account must have a positive balance at the time of payout to receive the bonus.
- SMCU will classify the bonus as interest paid to the checking account where the bonus is credited. Any applicable taxes associated with the bonus are the responsibility of the SMCU account holder. To the extent required by law, SMCU will report the total value of this bonus to the IRS on Form 1099-INT for the tax year in which the bonus was paid.

2. APY = Annual Percentage Yield. Base rate is 2.23%, APY is 2.25%. Minimum to open is \$1,000. Available as a Regular CD only, no IRAs. Special promotional APY available from 3/28/19 to 6/30/19; subject to change. Special certificate must be opened at the Half Moon Bay branch location. Not available online or at other SMCU branch locations.

3. All loans are subject to credit, income, debt, and membership qualifications. Offer is valid for auto loan refinance applications submitted 3/18/19 - 5/31/19 and may be changed or discontinued at any time without notice. The Auto Loan Rate Match may not be combined with this offer and the refinance of an existing SMCU auto loan is not eligible, nor is the refinance of an auto loan previously held by SMCU within 60 days prior to new application. 1.00% cash back is calculated based on the final total funded loan amount, including any ancillary products, with a maximum payout of \$500.00. Cash back will be paid upon execution of final loan agreement. Recipient is responsible for any applicable taxes related to the cash back payment. Other restrictions and conditions may apply; please visit an SMCU branch or smcu.org/refi1 for complete details.

4. Offer valid only for an SMCU mortgage in first position used to purchase or refinance a property; equity loans and lines of credit excluded. Not valid for refinancing an existing SMCU mortgage and cannot be combined with any other SMCU mortgage offer. Must complete the online application between 3/28/19 and 6/30/19 and notify your SMCU mortgage loan officer that you'd like this special offer. Mortgage closing cost credit applies only to the fees associated with non-recurring closing costs and does not apply to the principle loan amount borrowed. This offer cannot be redeemed for cash. All loans are subject to credit, income, debt, and membership qualifications.

5. No purchase necessary to enter or win. Each new primary membership opened at San Mateo Credit Union's Half Moon Bay branch from 3/28/19 to 6/30/19 qualifies as one (1) entry to win. Must be age 18 or older. Limit one (1) pair of tickets per winner. Drawing will be held by 7/15/19 and game will be 8/13/19. Mail-in entries will be accepted. [**Click here for complete contest rules and details.**](#)

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Routing Number: 321174851

NMLS ID: 416747

