

Welcome to



Join Monterra Credit Union
and discover the benefits of
not-for-profit banking.

OUR MEMBERSHIP INCLUDES:

- **FREE** checking and high-rate savings
- **FREE** access to over 30,000 ATMs
- **FREE** bill pay and mobile deposit
- 24/7 access via online and mobile banking
- Holiday Club Savings to plan ahead for seasonal spending
- Quick Cash Loan Program
- Financial education and resources
- Personalized support when you need it
- *And so much more...*

Banking for real life.
Start here.



Apply online monterra.org/join



Call us (650) 363-1725



Visit any branch location



SPECIAL PARTNER OFFER*

(PROMO CODE: COUNTY)

- Open your membership with a \$1 share pledge¹
- Earn up to \$150 cash bonus² when you open a new Premium Checking account through 12/31/26
- Open your checking account with just \$20 minimum deposit
- a 0.50% rate discount on an auto loan³
- Up to \$800 towards home appraisal costs⁴
- Open a new Monterra Credit Union Visa® Platinum Rewards credit card and receive 2.99%APR* for the first 12 months⁵

HAVE QUESTIONS?



Call: (650) 562-1282



Email: communityrelations@monterra.org

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. ²New 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. Bonus will be credited 45 days after account opening. Visit 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. ³Discount applied to the current qualified rate and may be combined with other eligible discounts. Final loan rates cannot exceed the current floor rate. ⁴Offer cannot be redeemed for cash and is non-transferrable. ⁵New 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.



Federally insured by NCUA.

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partnership with*



**CREDIT UNION
USE ONLY**

- Use promo code: **COUNTY**
- Credit the \$150 bonus to the membership share/savings account using G/L: **COMM REL.930**
- Memo: _____



HOME APPRAISAL Gift Certificate

Exclusively for Select Employer Groups

Value up to

\$ **800**

HOME APPRAISAL

Buy or refinance your home with a Monterra Credit Union loan by 12/31/2026 and enjoy up to \$800 toward your appraisal fee when you close your home loan with us.

PROMO CODE: COUNTY

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



Visit monterra.org/homeloans



Email reloanofficers@monterra.org



Call (650) 363-1799
Select option 3



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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.

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