

Free Checking

- Free checking account with no balance requirements
- Free ATMs
- Free Mobile and Online Banking, Bill Pay and Zelle®
- Free debit card with no foreign transaction fees and no card replacement fees



\$250
CHECKING BONUS
FOR NEW MEMBERS¹

High-Yield Savings

- Money Market Accounts, Certificates (including a 7-Month No Penalty Certificate) and IRAs
- Complimentary consultation with an investment advisor

Refer a Friend and Earn Cash! Ask about our Refer A Friend program or visit sfcu.org/RAF.

Visa® Rewards Credit Cards

- Earn up to 3% cash back or other rewards
- No annual fee
- Low rates
- No foreign transaction fees when you travel
- No cash advance or balance transfer fees

Low-Rate Auto Loans

- Up to 1.00% APR rate discount on new and used auto loans, or refinance from another lender
- Up to 90 days with no payments
- Up to 100% financing
- No application or early payoff fees

Virtual appointments available! Schedule a virtual appointment with your Personal Banker online at:



Mary Vavuris
maryv@sfcu.org
650.924.8565
NMLS #1942916



sfcu.org/benefits

Mortgage Loans

- Purchase, refinance, investment, 2nd mortgage and HELOC loans
- Fixed and adjustable rate loans
- Loan processing fee rebate up to \$675²
- Low rates and fees
- Low down payments and flexible terms
- Servicing retained by Stanford FCU

Banking for International Employees

- Open your account before you arrive (no Social Security Number required)
- No SSN or U.S. credit history needed for select loans and credit cards
- Free incoming wire transfers