



Successful 77th Annual Meeting

Thank you to everyone who joined us for our 77th Annual Meeting & Celebration at our El Monte Main Branch. The event brought together members in a festive atmosphere as we celebrated the continued strength and success of our credit union.

Filled with great food and community spirit, the event highlighted the strong connections we share with our members and community.

We appreciate your continued support and look forward to serving you for years to come.



Your HOME is like a PIGGY BANK

What goes in can come out!

Fixed-Rate** HOME EQUITY



You've spent years building equity in your home, now it's time to put it to work. Access your equity to transform your home from dated to dazzling, take care of overdue repairs, pay off credit card debt and/or to cover life's major expenses.

Our low, fixed-rate Home Equity Loan is a smart way to build around your goals.

Save thousands of dollars with a low-fixed rate

Free up cash!

- Borrow \$25,000 to \$250,000
- Same interest rate and payment each month
- Choose a 10-year or 15-year term

★ SKIP a PAY *



☀️ **BOOK
YOUR
VACATION**

Take a break from your loan payment and enjoy more of what summer has to offer. Whether you are planning a family vacation, a weekend getaway, or simply want a little extra flexibility in your budget, our Skip-a-Pay program helps you keep more cash for the fun stuff.

Details:

- Available once a year on each qualifying loan*
- Easy, fast application
- No credit impact
- Small \$25 processing fee
- Interest will continue to accrue

*The following loans are eligible for the skip-a-payment offer: Vehicle, recreation vehicle, boat/motorcycle, signature, and uniform loans. You are eligible to apply for a Skip-a-Pay once in a calendar year for each loan. Eligible loans must be opened for a minimum of six months. If you have multiple loans, you are eligible to defer each loan once, but you cannot defer the same loan more than once in the same year. Visa, Payday and Home loans are not eligible for one Skip-a-Pay program. Current loans and account(s) must be in good standing to participate. Interest continues to accrue at the rate applicable to your account. A \$25 fee will be charged for each loan deferred, which can be added to the loan being deferred. The Skip-a-Payment program may extend your loan term by at least one month.

**All loans are subject to credit approval and subject to all Certified Federal Credit Union policies and procedures. Loan rates are based on credit history, collateral criteria, and term of loan, and are subject to change without notice. Other restrictions may apply. Call for complete details. Certified Federal is an Equal Housing Lender. Federally insured by NCUA. NMLS #403205.

