

Find Out More.

For more information about any of our products, services, our latest rates, or for 24-hour Online Banking, please visit [SanFranciscoFCU.com](http://SanFranciscoFCU.com).

For Auto Loans and Credit Cards, call 415-775-5377.

For Home Loans, call 415-359-2977.

For questions about other services, including Financial Education, call 415-775-5377, option 4. Or stop by a branch near you to experience Uncommonly Good Banking™.

Hours and Locations:

Main Office, 770 Golden Gate Avenue,  
San Francisco, CA 94102 (at Gough Street)

Monday - Wednesday, Friday	8:30 AM – 5:30 PM
Thursday	10:00 AM – 5:30 PM
Saturday	9:00 AM – 3:00 PM
Sunday	Closed

Branches:

2645 Ocean Avenue, Suite 1, San Francisco, CA 94132 (at 19th Avenue)

4375 Geary Boulevard, San Francisco, CA 94118 (at 8th Avenue)

Sunday & Monday	Closed
Tuesday - Wednesday, Friday	9:00 AM – 5:30 PM
Thursday	10:00 AM – 5:30 PM
Saturday	9:00 AM – 3:00 PM



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UNCOMMONLY  
GOOD BANKING™.  
OUR CITY WANTS IT.  
YOU DESERVE IT.



MEMBERSHIP  
WITH PERSONAL  
INTEREST  
AND ADVICE.

Membership at San Francisco Federal Credit Union offers much more than just a variety of accounts – it's a relationship built on knowing we truly care about your financial well-being.

Here, you get some things that are a bit uncommon in today's "what have you done for me lately?" world – like free financial guidance to help you make the very best decisions.

That's why you can rely on us for a growing variety of checking and savings accounts, loans and credit cards, convenience and electronic services, plus free workshops and seminars, including financial planning, investment products, and insurance products – all under a big umbrella that announces to San Franciscans that they get **Uncommonly Good Banking™** – extending our credit union's legacy of exceeding your expectations.



Federally insured by NCUA

Accounts Worth Checking Into.


Any of our checking accounts are easy to open at any branch. What's the difference? **Simple Advantage** offers free, straightforward checking; **Access Advantage** provides enhanced ATM convenience with up to \$10 per month in rebates for fees charged by non-CO-OP® Network ATMs (in U.S. only); and **Total Advantage** lets you earn higher dividend rates and pay lower monthly fees as you build more relationships with us.

Whatever checking account you choose, you can enjoy the convenience of online Bill Payer, e-Statements, Direct Deposit, Online and Mobile Banking, and a debit card with unlimited no-fee ATM access at more than 28,000 ATMs across a national CO-OP® Network.

**Contact San Francisco Federal Credit Union at 415-775-5377 or visit SanFranciscoFCU.com to open an account or learn more about the features and benefits of our savings and checking accounts.**

Minimum Daily Balance	Simple Advantage Checking	Total Advantage Checking	Access Advantage Checking
To Earn Dividends	N/A	\$500	\$1,000
To Waive Monthly Maintenance Fee	N/A	\$1,000 or RelationshipPlus Qualification*	\$1,000
Monthly Maintenance Fee	None	\$8	\$12

\* To qualify for RelationshipPlus, members simply need to maintain an average daily balance of at least \$7,500 in all San Francisco Federal Credit Union Savings and Checking accounts held under a single member number. Visit SanFranciscoFCU.com to learn more.



HELPING YOU  
ACQUIRE THE  
THINGS YOU  
NEED.

#### A Credit Card For Financial Flexibility.

All financial institutions offer credit cards. But we offer our members customized solutions to help you navigate that thing called "life".

Our [VISA® Platinum Rewards Card](#) provides exclusive benefits, worldwide acceptance for purchases and cash advances, and no hidden charges for the ultimate in financial flexibility.

Plus, you can earn a 1% cash back reward on your purchases – up to \$500 annually. You'll also enjoy worldwide travel and emergency assistance, 24/7.

#### Customized Loans for Cars, Homes and More.

At San Francisco Federal Credit Union, we make it easy for you to obtain the financing that best fits your personal borrowing needs. We offer a variety of terms and repayment options. And, you can apply online, anytime - *it's that easy!*

Whenever you need extra money, look to San Francisco Federal Credit Union for a loan. We can tailor a loan personally for you. Plus, we have some of the best rates available anywhere!

Our loan products include:

[Auto Loans](#) – We've got many services available to help you buy your vehicle or refinance one from another institution, including Personal Auto Shopper\* (800-823-4882); Enterprise Car Sales (800-CAR-SALES); and Credit Union Direct Lending.

[Personal Loans](#) – Borrow for virtually anything you like, from a tablet computer, to a big screen TV, to new furniture.

[Share and Money Market Secured Loans](#) – Leverage your savings account without depleting it – and get a low interest rate.

[Home Loans](#) – We can guide you in buying or refinancing a home with a First Mortgage, and accessing your home's equity with a Home Equity Loan or Home Equity Line of Credit. We also offer Reverse Mortgages, which let us provide funding to seniors 62 or older.

**Contact San Francisco Federal Credit Union at 415-775-5377 or visit [SanFranciscoFCU.com](#) to apply or learn more about the features and benefits of our loans and credit cards.**

\* Personal Auto Shopper is a service provided by Members Advantage Plus.

ALL KINDS  
OF WAYS  
TO CHECK  
AND SAVE.

Our Savings Rates Rate Highly.

San Francisco FCU offers you all types of savings opportunities to fit any need. For everyday savers looking for liquidity, our [Regular Share Savings](#) let you get started, while our [Money Market Savings Accounts](#) offer you higher dividends.

Our [Certificates](#) let you lock in a higher dividend; [IRAs](#) let you earn tax-deferred dividends for your nest egg; tax-favored [Health Savings Accounts](#) are perfect for individuals and families covered by high deductible health plans; and two different [Youth Accounts](#) let kids (ages 6-17) understand the importance of money management and savvy savings.

	Money Market Savings	Premium Money Market Savings	Premium Plus Money Market Savings
Minimum Balance to Open Account and Start Earning Dividends	\$2,500	\$20,000	\$80,000



Federally insured by NCUA

Anytime, Anywhere, Anyway Banking.

With too much to do and not enough time to do it, everyone wants convenience. That's why we let you log onto [SanFranciscoFCU.com](#) to bank via your smartphone or computer from anywhere you are. With our [Online Banking](#) services, you can securely log on and transfer money between accounts, review your statements, or pay bills from your checking account.

While online banking is convenient when you're at home or work, how would you like nationwide convenience wherever you go? Just use your [VISA® debit card](#) to access more than 28,000 surcharge-free ATMs as part of the CO-OP® Network, one of America's largest. For ATM locations, visit [www.co-opnetwork.org](#).

**Contact San Francisco Federal Credit Union at 415-775-5377 or visit [SanFranciscoFCU.com](#) for more details on our Convenient Services and e-Services.**

CONVENIENCE & e-SERVICES