

# Establish good financial habits early.

Receive \$25  
when you open a  
Student Account  
with eStatements.<sup>1</sup>

Valid when you  
apply here!



SCAN  
ME

**Gloria Rogers**  
VP, School & Community  
Development  
grogers@ccu.com  
(818) 291-5502

## Student Checking Features:

- For Students; 13 – 25 Years Old<sup>2</sup>
- Debit Card Included
- Easy Access through Digital Banking or our Mobile App
- Enjoy Digital Wallet and Zelle<sup>®</sup>
- eStatements or Complimentary Printed Statements<sup>3</sup>
- No fees for out-of-network ATM withdrawal<sup>4</sup>
- No Minimum Balance or Monthly Fees

## Student Savings Features:

- For Students; Birth – 25 Years Old<sup>2</sup>
- Earns Dividends on Your Money
- Easy Access through Digital Banking or our Mobile App
- eStatements or Complimentary Printed Statements<sup>3</sup>
- No fees for out-of-network ATM withdrawal<sup>4</sup>
- No Minimum Balance or Monthly Fees

Federally Insured by NCUA. © 2021 California Credit Union

**Terms & Conditions:** <sup>1</sup>The \$25 promotional offer requires the member to open a new Student Checking or a new Student Savings account and enroll in eStatements. The \$25 will be deposited into the new Student account within sixty (60) days of the account opening. <sup>2</sup>A parent or legal guardian joint owner is required for students under age 18. <sup>3</sup>Enrollment in eStatements is required to receive the \$25 offer. <sup>4</sup>Refer to our Personal Account Agreement & Disclosure at ccu.com for full details. Programs (including but not limited to fees, rates, and features) are subject to change without notice. After account is opened, dividend rate and APY (Annual Percentage Yield) may change at the credit union's discretion. Fees may reduce earnings.



ECHECKING

# Receive \$100 when you open a new eChecking account<sup>1</sup>



## An Account That Fits Your Lifestyle

Benefits of our eChecking account include:

- Mobile Banking (including Online Bill Pay) via our app for secure and convenient banking on the go
- Overdraft Protection<sup>2</sup>
- No monthly statement fee with enrollment in eStatements<sup>3</sup>
- A debit card with Purchase Rewards

[APPLY TODAY](#)



SCAN  
ME

---



---



---



---



north  
**Island**  
credit union.

A Division  
of California  
Credit Union



Federally insured by NCUA.  
© 2020 California Credit Union

### Terms & Conditions

<sup>1</sup> Restrictions apply. \$100 offer applies to NEW eChecking accounts for NEW members only, who enroll in Digital Banking and establish a recurring Direct Deposit with a minimum of \$500 per month. Recurring Direct Deposit must be a Direct Deposit or Payroll Deposit. Limit one (1) bonus per member. Direct Deposit must be established within 120 days of membership opening to qualify for bonus. Three (3) months of recurring Direct Deposits must be credited to the account before qualifying for the bonus. The bonus will be added to the checking account the 1st week of the following month from the qualifying date and will be reported as income. Refer to the current rate sheet for regular dividends to be paid on eligible balances. The bonus is not included in the calculations of regular dividends and is not recurring. The bonus will be forfeited by the member if the account does not remain open for a minimum of 6 months.

<sup>2</sup> All ATMs in the CO-OP network are fee-free to members. CO-OP is a nationwide network of over 30,000 surcharge-free ATMs owned by credit unions, as well as participating 7-Eleven® store ATMs.

<sup>3</sup> \$2 monthly paper statement fee waived with eStatements, or direct deposit (\$500+/mo. minimum into checking that receives the direct deposit), OR if under age 18 or 65+. Programs and offers (including but not limited to fees, rates, and features) are subject to change without notice.



# Educators Receive \$100

Open an Educator  
Checking Account  
with Direct Deposit  
and receive \$100.<sup>1</sup>

**Valid when you  
apply here!**



SCAN  
ME

**Gloria Rogers**  
VP, School & Community  
Development  
grogers@ccu.com  
(818) 291-5502

## Educator Checking Benefits:

- Easy Access with Digital and Mobile Banking
- Visa Debit Card
- 30,000+ Surcharge-Free ATMs Nationwide through CO-OP Network
- No Monthly Statement Fee with Enrollment in eStatements<sup>2</sup>
- Earns Dividends<sup>3</sup>

Federally Insured by NCUA. © 2021 California Credit Union

**Terms & Conditions:** <sup>1</sup>Offer available to current school employees only. Restrictions apply. \$100 offer applies to NEW checking accounts for NEW members only, who enroll in Digital Banking and establish a recurring Direct Deposit with a minimum of \$500 per month. Recurring Direct Deposit must be a Direct Deposit or Payroll Deposit from a school or district. Limit one (1) bonus per member. Direct Deposit must be established within 120 days of membership opening to qualify for bonus. Three (3) months of recurring Direct Deposits must be credited to the account before qualifying for the bonus. The bonus will be added to the checking account within 8-12 weeks from the qualifying date and will be reported as income. Refer to the current rate sheet for regular dividends to be paid on eligible balances. The bonus is not included in the calculations of regular dividends and is not recurring. The bonus will be forfeited by the member if the account does not remain open for a minimum of 6 months. This offer is subject to change without notice. <sup>2</sup>\$2 monthly paper statement fee waived with eStatements, or direct deposit (\$500+/mo. minimum into checking account that receives the direct deposit), or if under age 18 or 65+. <sup>3</sup>Dividends earned on balances over \$10,000. See current rates, terms and conditions online. After account is opened, dividend rate and APY (Annual Percentage Yield) may change at the credit union's discretion. Fees may reduce earnings. Refer to our Personal Account Agreement & Disclosure at ccu.com for full details. Programs (including but not limited to fees, rates and features) are subject to change without notice.



A Division  
of California  
Credit Union



# A Sweet New Rate. For a Sweet New Ride.

**Enjoy Auto Loan Rate  
Financing for 36 months  
as low as**

**1.99%  
APR<sup>1</sup>**

- No payments for up to 90 days<sup>2</sup>
- Up to 100% financing available
- Purchase new or used
- Refinance your loan from another lender

**Get prequalified today by calling or applying  
online at [northisland.ccu.com/apply](https://northisland.ccu.com/apply).**

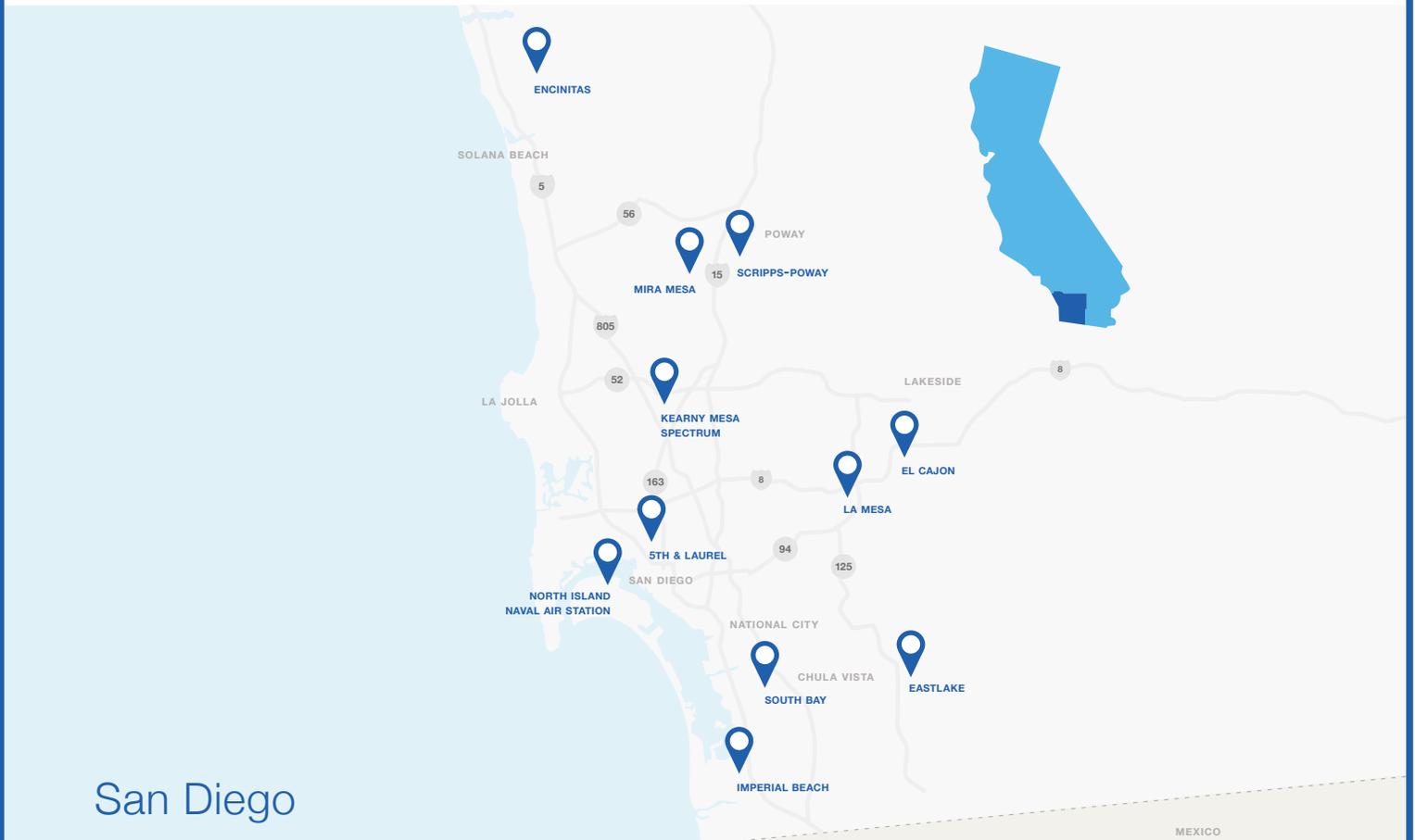


**SCAN  
ME**

**Federally Insured by NCUA.** MLS #401403  
Copyright 1998-2021. California Credit Union. All rights reserved.

<sup>1</sup>APR is Annual Percentage Rate.<sup>2</sup>Interest will accrue from contract date. Your overall creditworthiness will determine the days to first payment, rate, term, and amount available to you. All loans subject to approval. Rates, terms, and conditions are subject to change and are not available to refinance an existing California Credit Union auto loan. Fees and charges may apply. Visit [ccu.com/autoloans](https://ccu.com/autoloans) for more info.

# North Island Credit Union Branch Locations



## San Diego

### 5th & Laurel

2550 Fifth Ave  
Suite 100  
San Diego, CA 92103

### Eastlake

884 Eastlake Pkwy  
Suite 1615  
Chula Vista, CA 91915

### El Cajon

301 N. Magnolia  
Suite 102  
El Cajon, CA 92020

### Encinitas

288 N. El Camino Real  
Suite B  
Encinitas, CA 92024

### Imperial Beach

1101 Palm Ave  
Imperial Beach, CA 91932

### Kearny Mesa Spectrum

9119 Clairemont Mesa Bl  
Suite A  
San Diego, CA 92123

### La Mesa

7968 El Cajon Bl  
La Mesa, CA 91942

### Mira Mesa

9420 Mira Mesa Bl  
San Diego, CA 92126

### North Island Naval Air Station

Naval Air Base, Bldg 318  
San Diego, CA 92135

### Scripps-Poway

10549 Scripps Poway Pkwy,  
Suite A  
San Diego, CA 92131

### South Bay

45 N. Broadway  
Chula Vista, CA 91910

### BRANCH HOURS

Monday – Thursday: 9:00am – 5:00pm  
Friday: 9:00am – 6:00pm  
Saturday: 9:00am – 2:00pm

### CONTACT CENTER HOURS

Monday – Friday: 7:00am – 7:00pm  
Saturday: 9:00am – 2:00pm



[northisland.ccu.com](http://northisland.ccu.com) | (800) 334-8788



Visit [northisland.ccu.com/branches](http://northisland.ccu.com/branches)  
for branch hours and fee-free ATMs