



north
island
credit union.

A Division
of California
Credit Union

Establish good financial habits early.

**Receive \$25
when you open a
Student Account
with eStatements.¹**

**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 Old²
- Debit Card Included
- Easy Access through Digital Banking or our Mobile App
- Enjoy Digital Wallet and Zelle[®]
- eStatements or Complimentary Printed Statements³
- No fees for out-of-network ATM withdrawal⁴
- No Minimum Balance or Monthly Fees

Student Savings Features:

- For Students; Birth – 25 Years Old²
- Earns Dividends on Your Money
- Easy Access through Digital Banking or our Mobile App
- eStatements or Complimentary Printed Statements³
- No fees for out-of-network ATM withdrawal⁴
- No Minimum Balance or Monthly Fees

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Terms & Conditions: ¹The \$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. ²A parent or legal guardian joint owner is required for students under age 18. ³Enrollment in eStatements is required to receive the \$25 offer. ⁴Refer 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 account¹



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 Protection²
- No monthly statement fee with enrollment in eStatements³
- A debit card with Purchase Rewards

[APPLY TODAY](#)



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Terms & Conditions

¹ 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. ² 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. ³ \$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 \$100.¹

**Valid when you
apply here!**



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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 eStatements²
- Earns Dividends³

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Terms & Conditions: ¹Offer 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. ²\$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+. ³Dividends 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%
APR¹**

- No payments for up to 90 days²
- 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.**



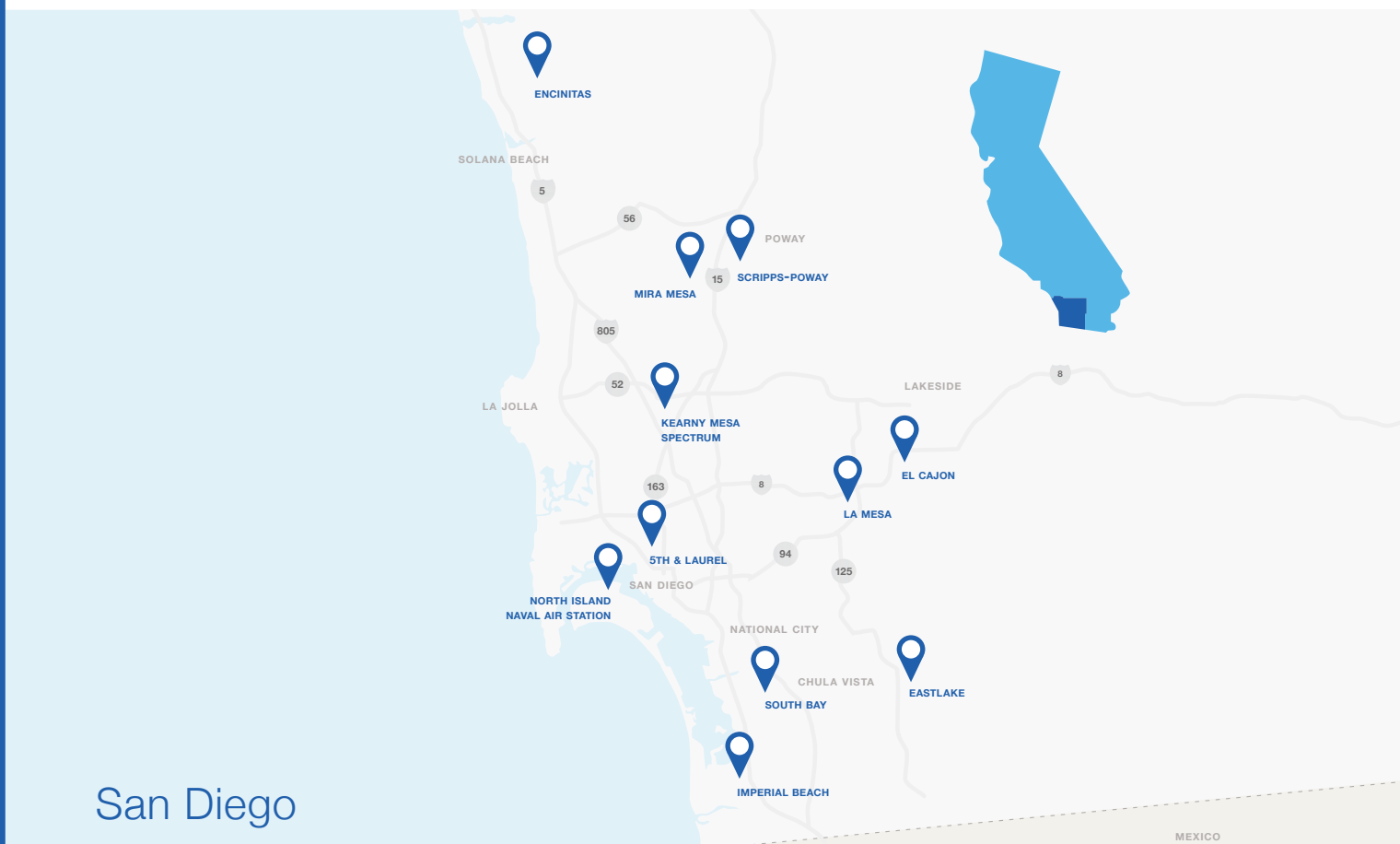
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¹APR is Annual Percentage Rate.²Interest will accrue from contract date. Your overall creditworthiness will determine the days to first payment, rate, term, and amount available to you. All loans subject to approval. Rates, terms, and conditions are 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 for more info.

North Island Credit Union Branch Locations



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



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Visit northisland.ccu.com/branches
for branch hours and fee-free ATMs