Aptitude and Attitude
By Paula D. Morgan, SVP Human Resources
At Mission Fed, our culture is our brand—and that’s why it is a key component of recruiting the employees who serve our members.

Searching the competitive landscape for qualified candidates in a low unemployment market has caused us to refocus our recruiting efforts. What was once a pursuit aimed largely at proven skills and previous financial services experience has instead become a search for aptitude and attitude. We look for aptitude, including the ability to learn quickly, stay flexible and be open to coaching. We also look for the right attitude—someone who has a passion for service, takes accountability for their actions, works well with a team, is an open and honest communicator, and will commit to the time required to master the required skills.

We examine the characteristics of successful Mission Fed employees to use as a basis for searching for the candidates who, with the proper training and mentoring, will find success and fulfillment in our culture. For Mission Fed, success really means a healthy balance of aptitude and attitude.

Mission Fed is an Equal Opportunity Employer.

Holiday Timesavers
How would you like some extra time this holiday season? Then look no further than Mission Fed. If you’re heading out of town, add a Travel Note to your account via Online Banking to make sure you have access to your Mission Fed Debit and Credit Cards while you’re away. Remember that you have access to 30,000 fee-free CO-OP ATMs nationwide, including many at 7-Eleven stores. And enroll in eDocuments to access your statements and more online with convenience and security.

Get details about these services at MissionFed.com, call us or ask at any branch.

2018 Board Election
Mission Federal Credit Union’s volunteer Board of Directors is comprised of nine individuals who give their time and talent to serve our membership. Three positions on the Board of Directors will be filled in 2018, with the selection of the Directors to be announced May 31, 2018, during the Annual Meeting of Members. The three incumbent Directors with expiring terms may seek re-election. As a member, you also have the right to be considered for an open position on our Board of Directors. If you are interested, please submit a resume to the attention of the Nominating Committee on or before January 12, 2018. You may also submit a qualifying letter and a petition containing the signatures of 500 members supporting your candidacy. If you need a form or would like more information, please call Margaret McDougall at 858.546.2004 or email membercare@missionfed.com. Letters of qualification and supporting petitions must be submitted to the Credit Union’s Executive Office on or before April 13, 2018. Thank you for your interest.

Payment As Low As $283
On a $20,000 Auto Loan 2010 and Newer
Defer your first payment up to 90 days

APR—Annual Percentage Rate and may vary based on credit qualifications. A monthly payment of $283 is based on a $20,000 Auto Loan at a rate of 2.99% APR for 78 months. Minimum loan amount for a 78-month term is $18,000. Other rates and terms are available. First payment may be deferred up to 90 days for qualified members. Interest will continue to accrue during the deferment period. Conditions and restrictions may apply.
Holiday Connections
With our adult children living at opposite ends of the country, my husband and I rely on technology to keep in touch with them. Yet there’s nothing like getting together in person, especially during the holidays.

Similarly, you can always connect with your Mission Fed family through the convenience of technology, such as Mobile Banking, Online Banking, WebChat and 30,000 fee-free CO-OP ATMs nationwide. You can also meet with us in person at any of our 30 local branches. Speaking of branches, we’ve recently completed the remodel of our Imperial Beach (formerly South Bay) location, and our Telegraph Canyon Branch remodel is well underway.

At this busy time of year, be sure to take advantage of technology to access helpful information.

On MissionFed.com, you can use our calculators (MissionFed.com/Calculators), tips for protecting your personal information (MissionFed.com/Security), our Auto Loan Guide (MissionFed.com/Auto-Loans) and much more. But when you prefer to speak with us, feel free to call us, or visit your nearest branch, including when we have special opportunities such as Realtor Days, Move Up Workshops and First-Time Homebuyer Seminars.

In all the ways that you connect with us, we’d like to thank you for your membership. From our Mission Fed family to yours, we wish you Happy Holidays and all the best in the New Year!

Sincerely,

Debra Schwartz
President and CEO

LOWEST INTRODUCTORY RATE
Plus 10,000 Bonus Points

No Closing Costs on a 5/5 ARM
RATES AS LOW AS

3.125%  | 4.271% APR

Down payments as low as 5%
With Mission Fed paying your Private Mortgage Insurance (PMI) on Loans up to $625,500

Home Loan payments are eligible for our $1 Million Mission Fed Money Match.

Rate and Annual Percentage Rate are current as of 10/1/17. Payment on a $500,000 30-Year adjustable rate loan at a rate of 3.125%, APR of 4.271% and 72% Loan-to-Value (LTV) is $2,142 per month for the first 5 years. Rates are subject to increase or decrease once every 5 years, based on the weekly average of the 5 Year Constant Maturity Treasury (CMT) index rate as made available by the Federal Reserve Board, plus a margin of 2.75%. Maximum cap of 2% every 5 years and 5% over the life of the loan. Payments do not include amounts for taxes and insurance. Your actual payment will be greater. For loan amounts with an LTV of 90% or greater, an escrow account for the payment of taxes and insurance will be required. Flood Insurance Premiums may be required on loans of any amount. For qualifying applications on primary residences located in San Diego County, Mission Fed will pay non-recurring closing costs, including, but not limited to: lender’s title insurance, title services, appraiser, tax service, credit report, flood certification and recording fees. Maximum closing costs paid for you by Mission Fed will be $10,000 or the actual payment charged for services (whichever is less). A prorated recoupment fee for closing costs paid by Mission Fed will be added to loan payoff amount if the loan is paid off within 3 years of loan closing date. Recoupment fee will be prorated monthly in equal amounts. Offer good for a limited time only. No buyups/buydowns are allowed. Visit a branch or call us for details.

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Debra Schwartz
President and CEO

LiveSmart Insurance will do the work for you, getting quotes from multiple national carriers to help you compare and save.

Learn more and get your quotes today! Call 844.895.1650 or visit MissionFed.com/LiveSmart-Insurance.

Insurance products are offered by LiveSmart Insurance Services, LLC (California insurance agent license number 0L79819) a subsidiary of Mission Federal Services, LLC. Mission Federal Services, LLC is a wholly owned affiliate of Mission Federal Credit Union. Insurance Products are not insured by NCUA or any Federal Government Agency; are not a deposit of, or guaranteed by the Credit Union or any Credit Union Affiliate; and may lose value. Any insurance required as a condition of the extension of credit by Mission Federal Credit Union need not be purchased from our Agency but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the customer’s choice.

From our Mission Fed Auto Loan Guide (MissionFed.com/Auto-Loans) and much more. Apply today!

Plus 10,000 Bonus Mission Rewards points to use for cash back, gift cards and more. Apply today!

Credit Card purchases are eligible for our $1 Million Mission Fed Money Match.

Offer is good for new Credit Cards with Mission Fed. Balance transfers are for non-Mission Fed Credit Cards. Purchases and balance transfers must post within 90 days of the Card Account opening. The foreign transaction fee is 1% of the amount of each transaction in U.S. Dollars. Maximum $50,000 in balance transfers per member. The 10,000 Bonus Mission Rewards points will be awarded one time for the first $1,000 in purchases that post within 90 days of opening the account, and will be credited approximately 120 days after account opening. Certain restrictions may apply.
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Payments do not include amounts for taxes and insurance. Your actual payment will be greater. For loan amounts with an LTV of 90% or greater, an escrow account for the payment of taxes and insurance will be required. Flood Insurance Premiums may be required on loans of any amount. For qualifying applications on primary residences located in San Diego County, Mission Fed will pay non-recurring closing costs, including, but not limited to: lender’s title insurance, title services, appraisal, tax service, credit report, flood certification and recording fees. Maximum closing costs paid for you by Mission Fed will be $1,000 or the actual closing charge for services (whichever is less). A prorated recoupment fee for closing costs paid by Mission Fed will be added to loan payoff amount if the loan is paid off within 3 years of loan closing date. Recoupment fee will be prorated monthly in equal amounts. Offer good for a limited time only. No buyups/buydowns are allowed. Visit a branch or call us for details.

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Protection products are offered by LiveSmart Insurance Services, LLC (California insurance agent license number 0L79819) a subsidiary of Mission Federal Services, LLC. Mission Federal Services, LLC is a wholly owned affiliate of Mission Federal Credit Union. Insurance products are not insured by NCUA or any Federal Government Agency; are not a deposit of, or guaranteed by the Credit Union or any Credit Union Affiliate, and may lose value. Any insurance required as a condition of the extension of credit by Mission Federal Credit Union need not be purchased from our Agency but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the customer’s choice.

Learn more and get your quotes today! Call 844.895.1650 or visit MissionFed.com/LiveSmart-Insurance.

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0% Introductory APR for 12 months on purchases and balance transfers posted within the first 90 days of Mission Fed Mastercard® Platinum or Preferred Platinum Credit Card Account opening.

After that, your standard APR for Preferred Platinum Credit Cards will be 9.90% for purchases and 11.90% for balance transfers; and for Platinum Credit Cards, 11.90% for purchases and 13.90% for balance transfers. The balance transfer and cash advance fee is 2% of the amount of each item ($2 minimum).

Plus 10,000 Bonus Mission Rewards points to use for cash back, gift cards and more. Apply today!

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Mission Notes Autumn 2017

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During the month of October, kids 11 and under receive FREE ADMISSION at both the San Diego Zoo and Safari Park. Learn more at MissionFed.com/KidsFree.