

## Banks won't, but we do

A third of millennials plan to buy a home in the next five years.

And they're smart and understand the importance of getting their financial house in order before searching for a home.



Unfortunately, banks don't reward financial responsibility. They're only looking to maximize their profit from every buyer.

North Bay Credit Union is different. As a financial cooperative owned by you, our mission is to maximize value for you.

We have another big advantage over banks. We are local and understand that cookie-cutter formulas other lenders use just don't cut it in our housing market. To serve the unique needs of Sonoma County, we offer specialized loans most banks just can't be bothered to make.

And all our decisions are made here in town — there's no waiting for responses from another time zone!

Our experienced staff understands that home buying can be overwhelming, so they guide you through the entire process so you don't have to stress.

But don't just take it from me — Hector, a member from Windsor, says "**North Bay Credit Union made my home purchase smooth. Efrain was easy to work with and kept the process moving. I've recommended North Bay Credit Union to friends.**"

If you or someone you know is looking to buy a home, give us a call.

**Chris Call**, CEO



## Spring starts the home buying season

This time of year, you'll see more "for sale" signs blooming around town. That's because spring is a good time to show properties, plus sellers with school-age children typically like to complete transactions and move before the new school year starts in the fall.

Take advantage of this bumper crop of listings to make your move into your next home.

We have an array of loan options with the county's lowest rates and fees:

- 15- and 30-year fixed rate loans
- 5/1, 10/1 ARMs
- FHA, VA and USDA Rural Housing loans
- Loans for vineyard homes or granny units
- Manufactured home loans



## Call our loan specialists

Our experienced real estate specialists customize the perfect loan, so you can be ready to move when you find the home you want. Call them now and let's get moving.



**Efrain Monico**  
Real Estate Loan Officer  
*Hablo español*  
NMLS 1393831  
707/ 584-0384  
efrain@northbaycu.com



**Steve Sanders**  
Real Estate Loan Officer  
NMLS 459597  
707/ 328-2098  
steve@northbaycu.com

# Break the bank card habit

Our Visa Platinum credit card with ScoreCard Rewards is the incentive you need to break the expensive bank card habit. Compare our rate and see how much you save:

<b>North Bay CU Visa Platinum</b>	<b>8.99%</b> <small>APR</small>
Bank of America Cash Rewards	16.24%
Chase Freedom	17.24%
Wells Fargo Rewards card	18.74%

Annual Percentage Rate from institution's website 2/26/19, and was the lowest non-promotional rate, subject to change.

Our Visa Platinum has **NO annual fee**. And it has **NO balance transfer fee** so you save immediately by transferring balances from other cards to us.

You earn **ScoreCard Rewards** for every dollar you spend on purchases. Redeem points for great gifts, fuel discounts and experiences. Apply now at [NorthBayCU.com](http://NorthBayCU.com) or at any branch.



## \$5,000 in Ag scholarships available

If you're a North Bay CU member and are attending or planning to attend college with an emphasis on Agricultural studies (or know someone who is), we are offering five \$1,000 scholarships specifically for Ag students.

Find details and an application at [NorthBayCU.com](http://NorthBayCU.com).

## Community news

### Consulado Movil and us

When the Consulado Movil visited **Flowery Elementary School** in Sonoma, we were there too. We had a great time meeting new friends and discussing our credit union programs with them.



### Financial Seminar a success

Thanks to all the residents at the **Fetters Apartments** who attended our first course on managing personal finances. We focused on the importance of saving money, and discussed the many options such as regular savings, certificates of deposit and money market accounts. If you'd like us to arrange a financial seminar for your group, contact us.



### Operation Bicycle donation

Last January we pledged to make a donation for each new member who joined at our new Sonoma Valley branch that month. We're proud to have presented a check for \$1,650 to Operation Bicycle at **Sonoma Teen Services**, which is located next to our new branch. "I'm so pleased to support this group," said Branch Manager Lynnette Barlesi. "We love having them as our neighbor and seeing all the good work they're doing!"

### Our Santa Rosa office is moving

This summer, you'll no longer need GPS or the stars to find our Santa Rosa office. We're moving to a much more convenient location at 397 Aviation Blvd. near Airport Blvd. Our new office will have a 24-hour ATM, Saturday hours, and the same helpful and friendly team you love. Check [NorthBayCU.com](http://NorthBayCU.com) and follow us on Facebook for updates.



**Santa Rosa 707/ 584-0384**  
304 Sutton Place, CA 95407  
Mon-Fri, 9 am-5 pm  
Sat by appointment

**Healdsburg 707/ 755-2860**  
1357 Healdsburg Avenue  
Mon-Fri, 10 am-5 pm  
Sat by appointment

**Sonoma Valley 707/ 285-7733**  
201 Nino Marco Square  
Mon-Fri, 9 am-5 pm  
Sat, 9 am-1 pm

**24-hour Teller 707/ 755-2865**

e-mail [talkwithus@northbaycu.com](mailto:talkwithus@northbaycu.com)

#### HOLIDAY CLOSURES

**Memorial Day** May 27  
**Independence Day** July 4

**NorthBayCU.com**

Loans subject to approval  
NMLS# 729563



Federally insured  
by NCUA

