



## Open your eyes to value

**Do banks match your values?** By that I mean do they support your local community, like a nearby winery, a favorite restaurant, or the Sonoma Stompers? Sadly, most big banks don't. They may have a branch here, but there's really nothing local about them. Their focus and money are miles away.



Even worse, they often invest in things that clash with local values. I recently read that banks, including some with North Bay branches, have **invested nearly two trillion dollars in climate disruptive projects worldwide.** I'm sure they'll make money, but that doesn't make it right.

**We're a progressive alternative** to big banks and we're here just for you. By switching your banking to us, you can be 100% sure you're supporting your local community, including small businesses and causes you've supported for years.

This summer, credit unions across the country, including ours, are participating in the Open Your Eyes campaign to spread the message of credit union value and that we're here to serve you. Please tell everyone you know about the benefits of North Bay CU membership. A mention from you about us goes a long way in helping them find our better financial path.

**Chris Call, CEO**

**New Santa Rosa location**

# New locations to better serve you

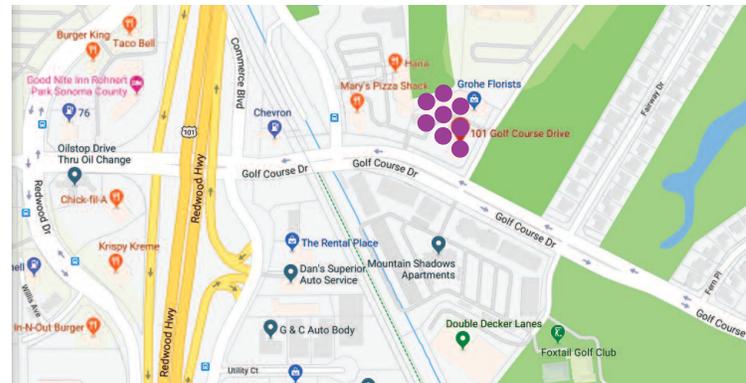
We have a new branch opening this summer in Rohnert Park at 101 Golf Course Drive. Additionally, we're moving our Santa Rosa branch to a new location at 397 Aviation Drive.

We've grown tremendously in the past few years, as the North Bay discovers we're the progressive, hometown alternative to big banks. Since 2015, we've opened three branches so you're always near great service.

Both of these new branches will be fully staffed, have 24-hour ATMs, offer our full range of services, and will be open Monday through Friday 9 am to 5 pm with ample free parking. Watch your mail, in-box and our website for details.

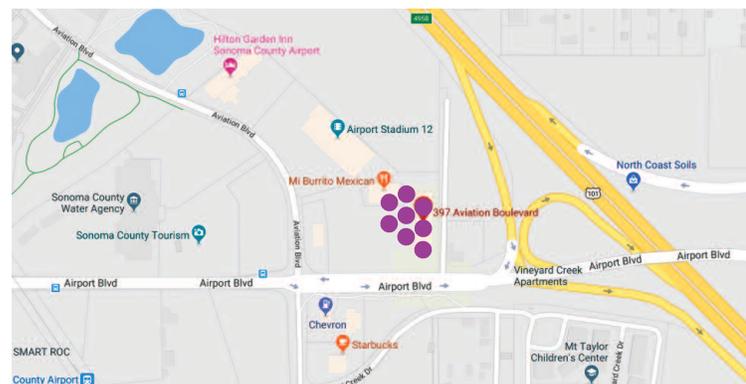
## Rohnert Park

101 Golf Course Drive



## Santa Rosa

397 Aviation Drive





# Prefabulous loans

Manufactured homes are increasingly popular for a variety of smart reasons:

- **Affordability** Manufactured housing is up to 47% less expensive per square foot.
- **Average monthly housing cost** For a manufactured home, it's about 45% of the cost for a site-built home: \$564 vs \$1,057.
- **Quality** Manufactured homes today are modern, energy efficient homes available in a variety of floor plans with unique designs to fit every style and budget.

Most banks won't make loans for manufactured housing. But we do, and with affordable rates, low fees, and exceptionally helpful service. Talk to us today.



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



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

## Kasasa checking: Free and rewarding

Kasasa Checking is 100% free. It has no monthly fees and you can use any ATM you want because Kasasa refunds ATM fees up to \$25 a month. It's also 100% rewarding with higher dividends or cash back every month — your choice, of course.

All it takes is 12 debit card transactions a month and logging onto Home Banking at least once a month; things you're probably already doing! Switching is super easy. Just call us at 707/ 584-0384 or go to NorthBayCU.com.

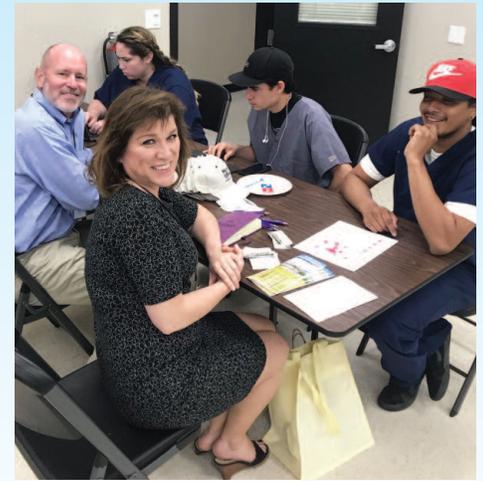
## Going places this summer?

**Download our free Mobile Banking app** if you don't already have it. It lets you make transfers, check balances and monitor your account activity while you travel.

**Tell us where you're headed.** That way, if our card processor spots a transaction from outside your usual area, we'll know it's you.

## A new way to move your money

Does your college student need cash right away? Want to move money from your bank to your North Bay CU account? Now you can transfer money to and from your North Bay CU checking, savings or money market accounts to other institutions quickly and easily. Simply log in to our Mobile Banking and look for the "ACH Originations" tab.



## We'll bring our branch to you

We're happy to travel to your business to let your colleagues know they have a progressive local alternative to big banks. We'll answer their questions, open accounts, and provide refreshments and gifts. Call 707/ 584-0384 to arrange an on-site visit — your employees and co-workers will thank you.



**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

### HOLIDAY CLOSURES

**Independence Day** July 4

**Labor Day** September 2

**NorthBayCU.com**

Loans subject to approval  
NMLS# 729563



Federally insured  
by NCUA

