

Something 2 love

"It was so easy. I don't know why everyone doesn't switch to Kasasa."

Colleen from Windsor

Getting construction off the ground

Despite the devastation of last year's wildfires, there was never any doubt that the North Bay would get back on its feet and rebuild. So I'd like to introduce you to the person whose task is to ensure we do our part.



Steve Sanders now oversees construction loans here at North Bay CU. He has more than 30 years experience in real estate sales and has originated more than 140 construction loans.

Most important, Steve understands our role in helping the North Bay rebuild.

While most big banks don't even make construction loans, Steve shares our deep commitment to the community.

Steve will also be making mortgage loans, so whatever your construction or home building needs, he is ready to help. Contact him at 707/ 584-0384 or steve@northbaycu.com.

Chris Call, CEO

Free Kasasa Cash checking pays you 2%^{APY}

Kasasa is totally free every month and rewards you with a high yield

This is how serious we are about value: We pay **2% APY** on checking — that's **33 times the national average** checking yield of 0.06% when you choose Kasasa Cash as your reward. In fact, that's higher than most banks pay on CDs.

2%^{APY} Kasasa Cash checking

0.06% national average checking yield

And Kasasa checking turns any ATM into a free ATM by refunding ATM fees up to \$25 per month. Plus, you get our awesome free Mobile Banking App that lets you deposit checks by phone simply by taking a picture.

It is so easy to earn Kasasa Cash checking's great yield; just make at least 12 debit card transactions a month, and use free online banking and e-Statements. And if you don't? No problem. Kasasa checking is still free.

Open free Kasasa checking at NorthBayCU.com today!

Annual Percentage Yield effective as of 7/1/18 and subject to change. If your daily balance is less than \$10,000.00, the interest rate for that portion of your balance in your account will be 1.98% with an Annual Percentage Yield of 2.00%. See NorthBayCU.com for complete account disclosures and APY for balances over \$10,000.00. National average source: Bankrate.com



Choosing a contractor

You're ready to build, remodel or start a new project. Here's are a few tips to help you choose the right contractor.

- Be as specific as possible when describing your project.
- Don't be talked into a larger project that you don't want or need.
- Get references from friends, neighbors, people you know in the building business, and even employees of local hardware stores.
- If remodeling, check with www.NARI.org for contractors in the National Association of the Remodeling Industry.
- Check every contractor's license with the Department of Consumer Affairs License Board at www.cslb.ca.gov.
- Interview at least three contractors.
- Make sure their subcontractors are licensed and insured.
- Set up a payment schedule. For example, 10% down, three payments of 25% as the project progresses, and 15% upon completion to your satisfaction.

And remember; a North Bay CU Home Equity Line of Credit or Construction Loan is the best way to pay for your project.

Let us know before you go

If we see your credit or debit card being used outside your normal areas, we may ask our security partner to contact you to be sure it's really you making those transactions. Avoid hassles by telling us when and where you're going, and please confirm that we have your current cell phone and email address to reach you quickly.

Sonoma Valley almost ready

The paint's drying and we're getting ready to open the doors of our new Sonoma Valley branch at 201 Nino Marco Square in the new Vailetti Plaza, off Highway 12.

Our bilingual staff will be able to help you with all your financial business, including day-to-day banking, plus home and car loans. Even our 24-hour ATM is eager to go to work. Follow us on Facebook, Instagram and our website for news about our big Grand Opening celebrations.

Deposit paper checks by phone from anywhere

With Mobile Deposit, part of our free Mobile Banking App, depositing a check is as easy as taking a selfie. Just take pictures of the check, hit send and it will be deposited to your North Bay CU checking account. Learn more and download the Mobile Banking App for iPhone and Android from NorthBayCU.com today.



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
This summer!
201 Nino Marco Square
Mon–Fri, 9 am–5 pm
Sat, 9 am–1 pm

24-hour Teller 707/ 755-2865
e-mail info@NorthBayCU.com

HOLIDAY CLOSURES
Independence Day July 4
Labor Day September 3

NorthBayCU.com

Loans subject to approval
NMLS# 729563



Federally insured
by NCUA

