

# Welcome San Ramon Chamber Members

## The Patelco Difference

Patelco is a member-owned, not-for-profit financial cooperative headquartered in Northern California serving a community of over half a million members across 37 branches. We offer banking you can trust with more savings, better rates and fewer fees than most banks on checking, savings, credit cards, auto loans, home loans and more.

### Earn up to \$100 when you join Patelco.<sup>1</sup> Here's how:

1. **Open a Free Checking account** with an initial \$100 deposit. (You'll get \$50!)
2. **Open a Money Market account.** (You'll get another \$50!)

Use offer code: R7BEWZJT

## Save more. Manage better.

### Free checking



No monthly fees, no overdraft fees<sup>2</sup>  
Many forms of ID accepted

### Easy and secure



Make payments with  
Zelle<sup>®</sup> or Bill Pay

### 30,000+ no-fee ATMs



Find one near you on our  
top-rated **Mobile App**<sup>3</sup>

### Get paid early



Set up direct deposit and access  
your funds up to 2 days early<sup>4</sup>

### ScoreUp<sup>®</sup> loan



Build your credit  
Improve your score

### Free financial support



Sign up for 1:1 financial  
guidance and webinars

## Get in Touch

Visit [patelco.org](https://patelco.org) to connect with us virtually, by chat, phone, or in branch (appointments are available).

Valerie Phillips

Branch Manager, San Ramon City Center

[vphillips@patelco.org](mailto:vphillips@patelco.org)

925-362-7440

Scan to meet online  
with Virtual Branch



<sup>1</sup>Qualify for the \$50 bonus by using the code provided to become a member and open a new checking account (minimum deposit of \$100). The \$50 reward will be credited to your savings account within 5 business days of the qualifying new checking account being opened. Receive an additional \$50 reward when you open a money market account. The additional bonus will be credited to your money market account only if you qualified for the initial checking reward. If you receive \$600 or more in prizes from Patelco throughout the year, we'll send you an IRS Form 1099.

<sup>2</sup>You must enroll in Instant BackUp on your checking account to receive overdraft coverage up to \$500. You'll pay interest only on the amount you borrowed for the amount of time it's outstanding. No overdraft fees apply to checking accounts opened after 04/05/2023.

<sup>3</sup>Source: over 22,000 five-star reviews on the App Store

<sup>4</sup>Early access to direct deposit funds depends on the timing of the receipt of the payment file from the payer. We generally make these funds available on the day the payment file is received up to 2 days earlier than the scheduled payment date.



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