Mission Money

Get $100
and more



Open a Spending or Checking Account with us and take advantage of:

- **$100 One-Time Deposit to Spending or Checking Account**
- **2.15% APY Special Rate Savings Account**
- **Auto Loan Rate Discount: 0.25% off APR** and first payment may be deferred up to 90 days
- **Three Mastercard® Credit Card Options:** Choose the benefits you want. Ask us about everyday low rates and intro rate and bonus special offers.
- **HELOC 5.99% 12-Month Intro APR**
- **Mortgage Discount: $300 off Closing Costs**

A Special Offer for:

Solana Beach Chamber of Commerce

Katherine Hauser
Branch Manager

Solana Beach Branch

953 Lomas Santa Fe Dr
Solana Beach, CA 92075

858.524.2850 ext. 3160

KatherineHa@MissionFed.com

MISSION FED CREDIT UNION

Take advantage of these special offers, scan to apply or visit missionfed.com/apps/joinnow/?prc=SB2627MM

Scan to apply

Find out more at MissionFed.com/MissionMoney
858.524.2850 | 800.500.6328

MISSION FED CREDIT UNION

Federally Insured by NCUA

Must meet membership and account criteria. Loans and accounts subject to approval; restrictions apply. Subject to change. May not be combined with other promotional offers. **SPENDING OR CHECKING:** Mention this offer and open account by December 31, 2026. New member must be 18 or older, the primary signer, and cannot be a signer on a Mission Fed account within the last 12 months. Minimum opening deposit: $5 for Breeze Spending Account, Easy Checking Account or Smart Checking Account. $500 minimum balance required to earn 0.03% Annual Percentage Yield on Smart Checking as of 1/1/2026; withdrawals and fees could reduce earnings. Must have a minimum of five (5) eligible member-initiated transactions posted to the account within 90 days of account opening. Eligible transactions: ACH, cash, or check deposits and withdrawals; debit card purchases; online or mobile banking transfers; and bill payments. Upon satisfaction, $100 will be deposited to the new Spending or Checking account on approximately the 91st day of account opening. Bonus is considered interest and reported as required by law. **SPECIAL RATE SAVINGS:** APY = Annual Percentage Yield. Minimum opening deposit of $1,000. Rate subject to change without prior notice. No minimum daily balance requirement or maximum balance cap. Not available for IRA accounts. Other Terms and conditions apply. Withdrawals and fees could reduce earnings. **AUTO RATE DISCOUNT:** Application must be received within 90 days from Checking Account opening. Not applicable on our lowest published rate. Valid on models 4 years old and newer. Other restrictions may apply. **PAYMENT DEFERRAL:** Available for qualified members. Interest accrues during deferment. **MORTGAGE DISCOUNT:** Available on First Trust Deed Mortgages when applied for within 90 days of Checking Account opening. Not applicable on No Closing Cost loan products. **INTRODUCTORY 10/15 HELOC:** Must apply by 12/31/26. 25-year term (10 year draw, 15 year repayment). Fixed intro rate is for the first 12 months (from booking). After that, rate is variable and may adjust monthly after account opening. Maximum credit line of $300,000. Floor rate is 3.99%. Maximum APR is 15.99%. F_MM_032026

MISSION FED CREDIT UNION

Event _____

Employee/BD or Branch _____

NEW ACCOUNT APPLICATION

Thank you for your interest in opening an account with Mission Fed. We make it easy! Please print and use a blue or black pen to complete and sign this application.

I'm interested in these services (please check all that apply): Opening Deposit $ _____

☐ Savings Account ☐ Easy Checking with a Debit Card and check writing option ☐ Breeze Spending Account with a Debit Card

Primary Member

Last Name First Name Middle Initial

Social Security Number Date of Birth Mother's Maiden Name

Primary Identification (Gov. Issued): ID Type/Number, Issue Date, Expiration Date
Gov. Issued: Driver License, State ID, Passport, etc.

Secondary Identification (Gov. or Non-Gov. Issued): ID Type/Number, Issue Date, Expiration Date
Non-Gov. Issued: Work ID, Debit/Credit card, Insurance card, Costco card, etc.

Physical Street Address (No P.O. Box) Apartment/Unit Number City, State, Zip

Mailing Address Apartment/Unit Number City, State, Zip

Home Phone Number Cell Phone Email Address

Employer Occupation Work Phone

Best Way to Contact ☐ Call Home ☐ Call Cell ☐ Call Work ☐ Email

☐ Check here if this is an Informal Trust (Payable On Death) Account and please name your beneficiaries:

Name _____ Date of Birth (MM/DD/YYYY) _____

Name _____ Date of Birth (MM/DD/YYYY) _____

Certification of Taxpayer Identification Number (W-9)
Under penalties of perjury, I certify that:
1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding due to a failure to report interest and dividend income, and
3. I am a U.S. person (including a U.S. resident alien).

Certification Instructions: You must cross out Item 2 above if you have been notified by the IRS you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask your name, street address, date of birth, tax identification number, and other information that will identify you. We may ask to see your driver license and/or identifying documents.

By signing below, you are applying for credit union membership. You authorize the use of consumer reports from third parties, including but not limited to, credit checks, depository history information and verification of employment. You acknowledge receipt of and agree to be bound by the terms and conditions of Mission Fed's Account Agreements and Disclosures, Truth-in-Savings Act Disclosure, Privacy Policy, Dividend and Consumer Fee Schedule, and all Agreements and Disclosures applicable to Credit Union products and services you utilize, plus all amendments to any disclosures, terms and agreements. Your signature also certifies that you have read and verified the Certification of Taxpayer Identification Number (W-9) above.

Signature of Primary Member **Date**

For Mission Fed Use Only:

Mission Fed Account #: _____

Date Opened: _____ ☐ Regular Membership ☐ Informal Trust

ID verified by:

Employee ID: _____

Signature: _____

ID Address Match: ☐ Yes ☐ No

Address Exception: ☐ Yes ☐ No