



ANNUAL REPORT 2023



Federally insured by NCUA



In 2023, San Diego County Credit Union focused on putting **people before profits** and embraced **our mission statement to provide sound financial services to our members any where, any way, any time.** This meant the credit union not only provided financial resources free of charge to the community, but also affordable financial products and member givebacks. It also meant continuing to improve the areas where we live and work by offering support to many local non-profits through our participation in hundreds of community events and financial education presentations. We are committed to remaining a community leader and are proud of the impact we made in 2023. Each year, we will continue to look for opportunities to improve the lives and financial futures of those throughout Southern California.

It's not big bank banking. It's better.®



● CHAIR'S REPORT

- Looking back at 2023, a number of unexpected obstacles arose throughout the year, creating quite a few challenges. Lingering disruptions to supply chains and continued inflationary pressures combined to create a turbulent environment for the community and our members.
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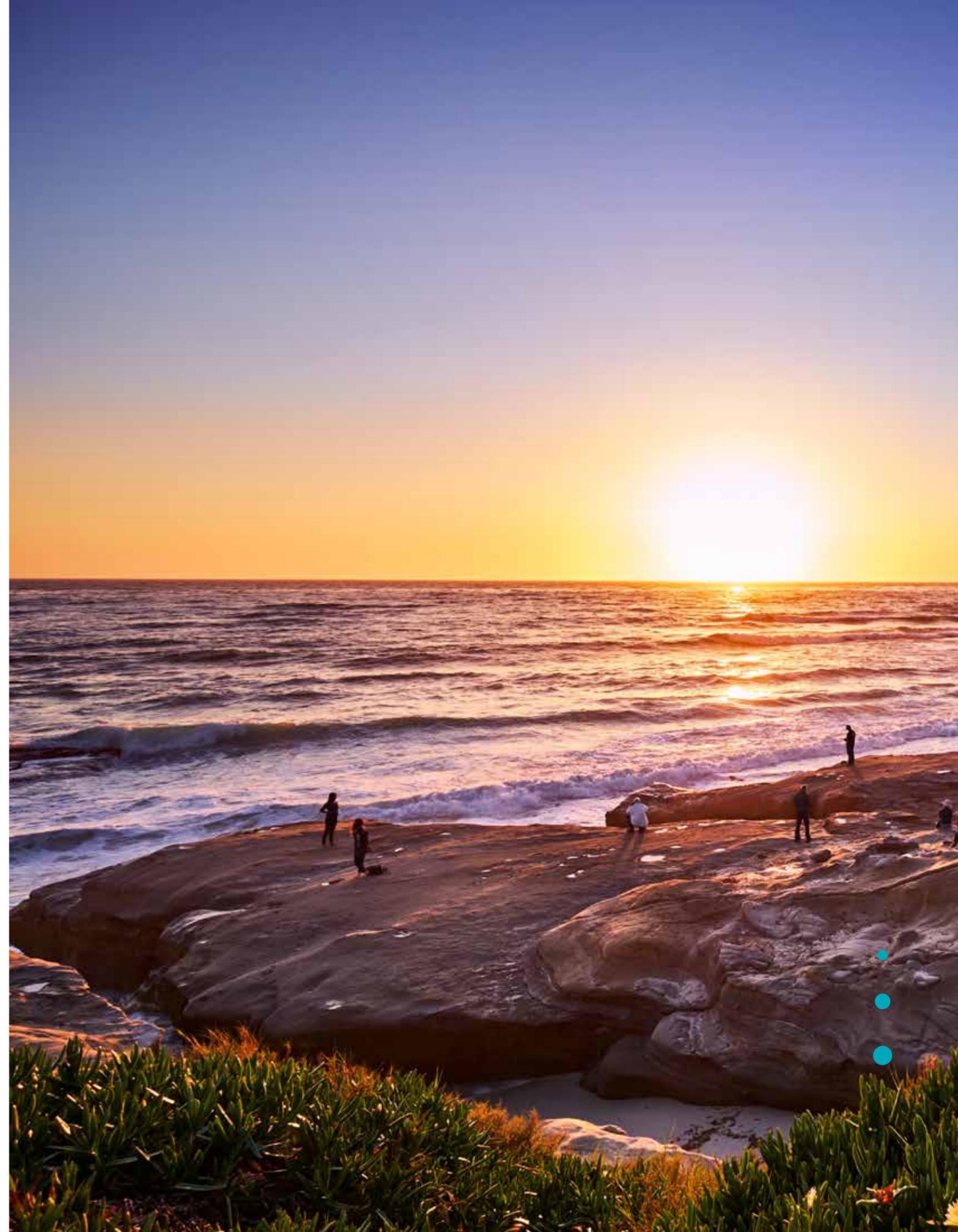
As the largest locally owned credit union in San Diego and proven community leader with a more than 85-year history, these dynamics are not unfamiliar to us. Through our commitment to putting members first, we continued to show that SDCCU is a source of strength and stability during times of immense change. We remained a steadfast financial pillar for our members and we continue to take that responsibility very seriously.

Our vision for SDCCU continues to be focused on exceeding the needs and expectations of our members, serving the community as a primary financial partner, and providing sound financial services any where, any way and at any time. By most measures, we ended the year in a stronger position than we started. In 2023, our credit union remained fiscally strong, growing to over \$13 billion in assets and welcoming even more members to SDCCU by prioritizing breakthrough banking products and services.

Because of the steadfast dedication of our members, employees and the community, SDCCU received a number of notable awards in 2023, including being named the BEST Credit Union for the 24th year in a row by the readers of *The San Diego Union-Tribune* in their annual Readers Poll! In addition, SDCCU was named BEST Auto Loan Provider, BEST Financial Planner, BEST Mortgage Provider and BEST Place to Work in 2023. These honors are a direct reflection of your unwavering dedication and support of our organization—thank you!



Shirley Jackson
Board Chair



● PRESIDENT'S REPORT

● With 2023 behind us, I'd like to reflect on what an unprecedented year it has been for the financial services industry. For more than 85 years, SDCCU has been focused on meeting the financial needs of those who work and live in the areas we serve throughout Southern California. We take pride in providing competitive products and free financial education to help our members achieve their financial goals. SDCCU's Board and management focus on prudent and conservative practices to ensure the credit union remains financially sound for years to come.

With the continued talk of financial headwinds demonstrated through high inflationary pressures throughout 2023, remaining a steadfast pillar for our local communities was a top priority. To ease the residual financial strain affecting individuals throughout Southern California, management placed a concentrated effort on highlighting our products and services that offer a financial giveback to members. Since 2020, SDCCU has proudly returned more than \$3.1 million to SDCCU Cash Rewards VISA® holders, saved our members more than \$2.7 million in closing costs with select home loan purchases, helped our members earn more than 2 billion Fly Miles Plus® rewards, saved members who use a convenient CO-OP ATM more than \$12.3 million in out-of-network surcharge fees and re-introduced our 'Bump Up Certificate' program for members hedging that rates may go up, and want the peace of mind provided by an insured instrument to place their hard-earned funds for safe keeping.

Numerous improvements were also made to our online banking platform to provide a more convenient and intuitive experience for members to manage their accounts. New security enhancements were introduced to further protect our robust online systems. We also launched a refreshed sdccu.com with improved functionality to make navigating and accessing credit union information easier.

SDCCU was excited to resume our in-person support of many local non-profits through our participation in hundreds of community events in an effort to improve the communities where we live and work. We also developed new partnerships and campaigns to further enhance our

efforts. With ongoing offerings of financial education and resources, we proudly delivered over 150 free presentations to nearly 3,200 attendees as part of the commitment we have to improving the financial future of individuals through our financial wellness initiatives.

Our dedication to providing exceptional service once again garnered a positive response from members, industry and peers as SDCCU was acknowledged with several awards and accolades. In 2023, the credit union received awards recognizing our service and commitment to the community including: the *San Diego Business Journal* Cybersecurity Awareness Initiative of the Year Award, and the 21st Annual American Business Award for Community Engagement through our SDCCU Stuff the Bus program which raised more than \$103,000 to purchase school supplies for students experiencing homelessness throughout San Diego County. SDCCU was also recognized as a Top Five Best-in-State Credit Union by *Forbes*, and finally, SDCCU was proudly voted San Diego's BEST Credit Union for the 24th year in a row in The San Diego's BEST *Union-Tribune* Readers Poll. Of course, we couldn't have done it without the support of members like you. From all of us at SDCCU, thank you!

In 2024, SDCCU will remain committed to being your trusted financial partner and community leader by offering exceptional products and services to our members and continuing our support in the communities where we live and work.



Teresa Campbell
President/CEO



● COMMUNITY IMPACT



SDCCU is an engaged community partner and proud to support non-profit organizations throughout Southern California. Our partnerships with these philanthropies allow us to help shape the lives of those in our communities through volunteerism, financial support and public awareness.

We are proud to continue to positively impact the community by providing support for many local non-profits, events and activities throughout Southern California. We are also very proud to have our SDCCU Stuff the Bus campaign honored with a Gold Stevie Award for Communications/PR Campaign of the Year - Community Engagement, as well as the *San Diego Business Journal's* Cybersecurity Awareness Initiative of the Year Award for our efforts to raise cybersecurity awareness and provide free resources to the community through financial education.

Highlights:

- Assisted more than **30** chambers of commerce and community business associations, in addition to supporting local non-profit groups
- **\$103,102** raised in our SDCCU Stuff the Bus campaign to help students in need in San Diego and collected an additional **\$6,600** for students in need in Orange and Riverside counties, in partnership with the Angels Baseball Foundation
- Raised a record **\$43,850** for animal rescues and shelters in need through our Presents for Paws campaign
- **233 units of blood / over 700 lives saved** through SDCCU Blood Drives
- **Over 39,700 pounds of paper collected / 337 trees saved** at the SDCCU Shred Day Event
- Title sponsor of the SDCCU OC Marathon, welcoming over **20,000** runners in Orange County
- Sponsored the iHeart Rady Children's Giveathon which raised **\$483,972**
- **Over 5,000** San Diegans enjoyed a complimentary entry to run, walk or roll through San Diego's waterfront course through our sponsorship of the *Live Well San Diego* 5K
- **11,058** books were collected and donated to the San Diego County Library through our inaugural Lift Up Literacy program



FINANCIAL WELLNESS WEDNESDAYS

- As an engaged community partner, Financial Wellness Wednesdays is one of many community efforts and activities SDCCU spearheads annually throughout Southern California. Our organization is committed to helping teachers, parents and students make educated financial decisions. SDCCU is engaged in several philanthropic efforts aimed at improving overall economic well-being and making a positive impact in our community and local schools.

Every year, from January to March, SDCCU partners with the San Diego County Library System in support of the *Live Well San Diego* initiative to host Financial Wellness Wednesdays presentations on a variety of topics aimed at improving financial health. In 2023, we continued the Financial Wellness Wednesdays program virtually. This format allowed us to easily reach members of our community to share this valuable financial education.



COMMUNITY PRESENTATIONS

89 webinars
2,237 attendees

PARTNER PRESENTATIONS

64 presentations
959 attendees

TOTAL REACH

153 presentations
3,196 attendees

SDCCU provides additional financial wellness information with awareness campaigns and relevant blog content. For more information, visit sdccu.com/blog.

SDCCU COMMUNITY INITIATIVES

SDCCU is committed to helping the community make educated financial decisions by delivering some of the BEST financial education, products and services. SDCCU continues our firm commitment to supporting education throughout Southern California. Here are a few highlights from 2023:



SDCCU CLASSROOM HEROES

SDCCU proudly honored San Diego County teachers through SDCCU Classroom Heroes, launched in partnership with the San Diego County Office of Education. Through our partnership, we recognized three local Classroom Heroes quarterly. Winning teachers were featured on SDCCU social media platforms and received a \$250 Visa® gift card. Teachers, students, parents and the community are encouraged to nominate a deserving teacher by visiting sdccu.com/classroomheroes.



SDCCU STUFF THE BUS

In partnership with the San Diego County Office of Education and iHeartMedia San Diego radio stations, SDCCU Stuff the Bus was held to help the more than 20,000 students experiencing homelessness in the county. The school supply drive was again held online and community members were also able to donate in-branch and at any Jersey Mike's® location throughout San Diego County.

- Over \$103,000 collected
- Nearly 220,000 school supplies donated
- 34 school districts and 31 charter schools in San Diego County benefited from supplies
- Online donations totaled over \$6,600 in Orange and Riverside counties to help provide filled backpacks and supplies to students in need.



SDCCU BIZ KID\$ PROGRAM

The SDCCU Biz Kid\$ program provides teachers and parents an opportunity to teach kids about money and business. The program engages kids with fun and interactive tools to teach them about budgeting, saving, investing, entrepreneurship and more. For more information, visit sdccu.com/bizkids.

- SDCCU experts delivered **13** virtual SDCCU Biz Kid\$ webinars
- Offered members exclusive access to nearly two dozen full-length Biz Kid\$ episodes



SALUTE TO TEACHERS

SDCCU was proud to celebrate San Diego's finest educators as the presenting sponsor of the 33rd Annual *Cox Presents: Salute to Teachers* event. Held in collaboration with the San Diego County Office of Education and Cox® Communications, the awards show was a presentation of the 50th annual San Diego County Teacher of the Year Awards.

This year's event was celebrated at a private reception and aired on Cox's YurView Network. The television special highlighted the hard work and dedication of the county's more than 24,000 public school teachers and celebrated the five 2023-2024 San Diego County Teachers of the Year:

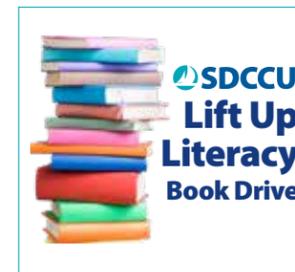
- **Christina Bass**, Painted Rock Elementary, Poway Unified School District
- **Courtney Coffin**, Orange Glen High School, Escondido Union High School District
- **Amanda Ford**, Flying Hills School of the Arts (previously Rancho San Diego Elementary), Cajon Valley Union School District
- **Wendy Threatt**, Felicita Elementary, Escondido Union School District
- **Melanie Villanueva**, District Office, Sweetwater Union High School District



OC MARATHON

SDCCU was proud to be the title sponsor of the 2023 SDCCU OC Marathon and Half Marathon, considered one of the best marathons in California with its diverse terrain and majestic ocean views. More than 20,000 runners and 30,000 spectators attended the weekend of events on May 6 & 7 at the OC Fair and Event Center.

As one of the country's top financial institutions, many have asked us why we chose to be the title sponsor of the SDCCU OC Marathon — a big event primarily focused on physical health. The answer is simple. Research shows that poor financial health can often lead to diminished physical health, which means encouraging and maintaining good financial health among individuals in our communities is essential to fostering a healthy and thriving economy.



LIFT UP LITERACY

SDCCU was excited to partner with the San Diego County Library (SDCL) to host its inaugural Lift Up Literacy book drive campaign aimed at promoting literacy throughout San Diego County. Throughout October, new and gently used books were collected at all of San Diego County's convenient SDCCU branch locations throughout San Diego County.

In total 11,058 books were collected and donated to support SDCL initiatives dedicated to increasing reading throughout the county. SDCL encourages a love of reading in every way across its 33 branches, five kiosks, and Free Little Libraries, an honor-based book exchange program encased in welcoming mailbox-like structures. These are placed in areas managing literacy challenges, including transportation, financial or technical barriers.

● 2023 IN REVIEW

- In 2023, SDCCU employees leaned into our *Feel the Teal* culture by providing exceptional service to our more than 436,000 members. Our team worked tirelessly to enhance SDCCU product and service offerings to better serve the needs of our members.

INTERNET BRANCH UPGRADES

In 2023, SDCCU delivered enhancements that created a more intuitive experience for members to manage their accounts. SDCCU implemented additional security enhancements to easily detect, prevent and protect members and the credit union from potential attacks to SDCCU systems. Members who utilize third-party apps for account aggregation saw improvements in authentication of their SDCCU accounts.

Tool tips were added within online banking to aid new users when registering for online and mobile banking for various account types (business, consumer, trust, etc.) An updated version of the ATM/Branch locator interface was deployed, which included a default display of SDCCU branches and deposit-taking ATMs. A popup window was introduced to online and mobile banking to display important announcements to members.

WEBSITE UPGRADES

The sdccu.com website was given a fresh new look in May of 2023 that came fully loaded with improvements to the experience and enhancements with security, allowing for a more efficient web experience. The 'Make an Appointment' feature, which allows members to make appointments for a variety of credit union services, was added back to the website in February and generated 4,606 appointments for the year!

MEMBER BENEFITS

In 2023, SDCCU was proud to deliver exceptional benefits to our valued members, along with breakthrough banking products and services, low fees, competitive rates on deposits, low rates on loans and generous member givebacks.

- **Over \$932,000 saved** in closing costs with our home loan products
- Over **36.7 million points earned**, this equates to **3,600 \$100 Visa® gift cards** through our SDCCU Visa Signature Rewards®
- Nearly **\$866,465** back in the hands of members who use our SDCCU Cash Rewards Visa Platinum – more than **\$8.1 million** since the start of the program in 2011
- **679 million miles** earned through the SDCCU Visa Platinum with Fly Miles Plus®
- Our members saved approximately **\$5.7 million** in out-of-network ATM fees using our surcharge-free CO-OP ATMSM network
- Exclusive member discounts and savings available in Internet Branch online and mobile banking including the addition of FunEx and Love My Credit Union® Rewards partnerships with notable discounts to Southern California theme parks

● TREASURER'S REPORT

- SDCCU continued to achieve many milestones in 2023, with membership at over 436,000 and total assets increasing to nearly \$13.5 billion. Return on assets continued to be healthy at 72 basis points for year-end. The credit union remains fiscally strong despite a challenging economy by remaining focused on prudent lending and conservative financial management practices.

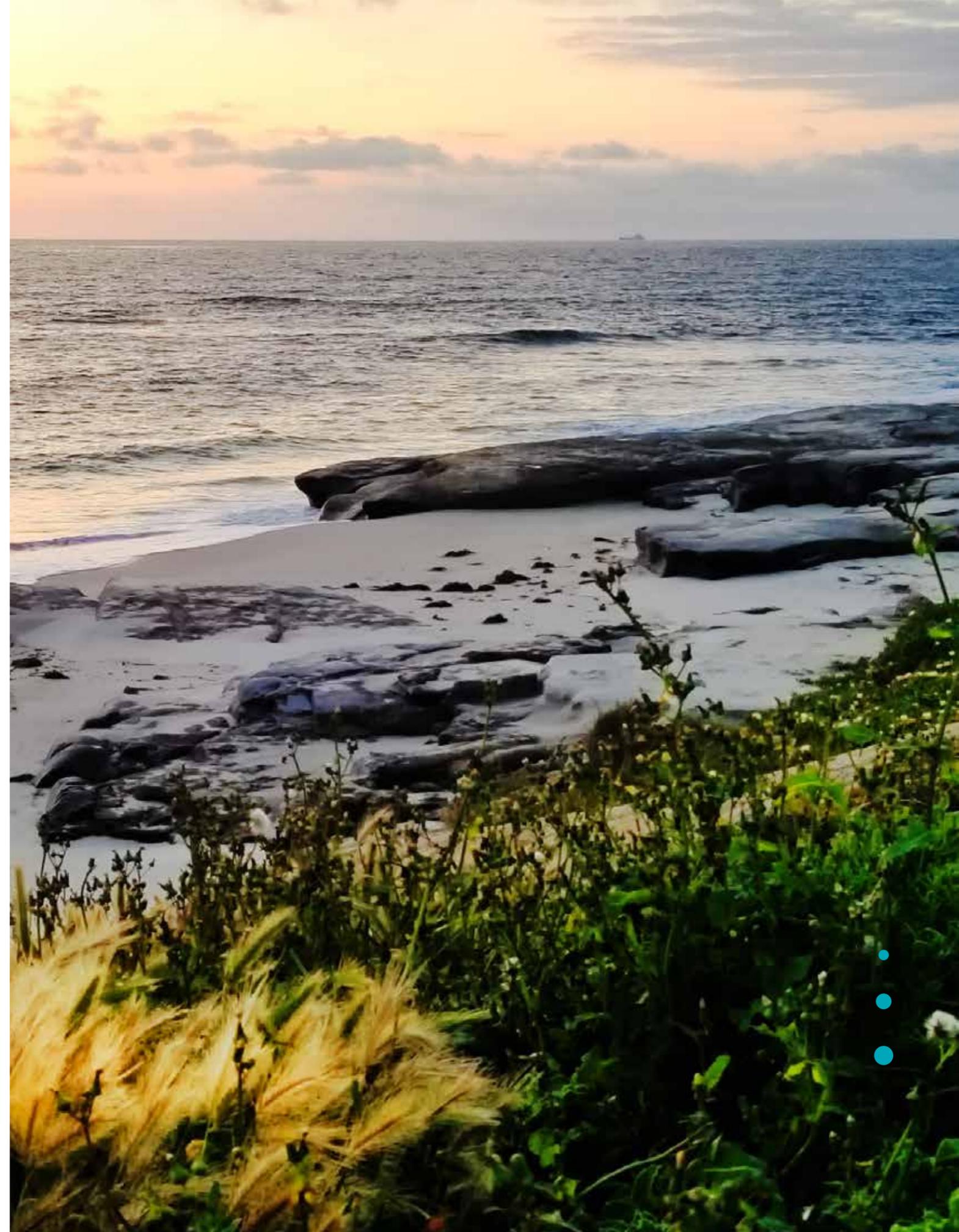
SDCCU's net capital as of December 31, 2023, remains outstanding at nearly 13%. This is well above the 7% minimum capital level for "well capitalized credit unions" as established by the National Credit Union Administration (NCUA). SDCCU's ability to consistently maintain this level of capital is indicative of our financial strength and ability to weather challenging financial periods under the leadership of the SDCCU Board of Directors and management.

Our commitment to remaining financially healthy and providing members with the best financial products and services will help ensure that SDCCU remains San Diego's BEST Credit Union, and one of Southern California's top performing credit unions, for years to come.

The credit union is financially sound and remains well positioned for another successful year.



Ken Van Riper
Secretary / Treasurer



● SUPERVISORY COMMITTEE'S REPORT

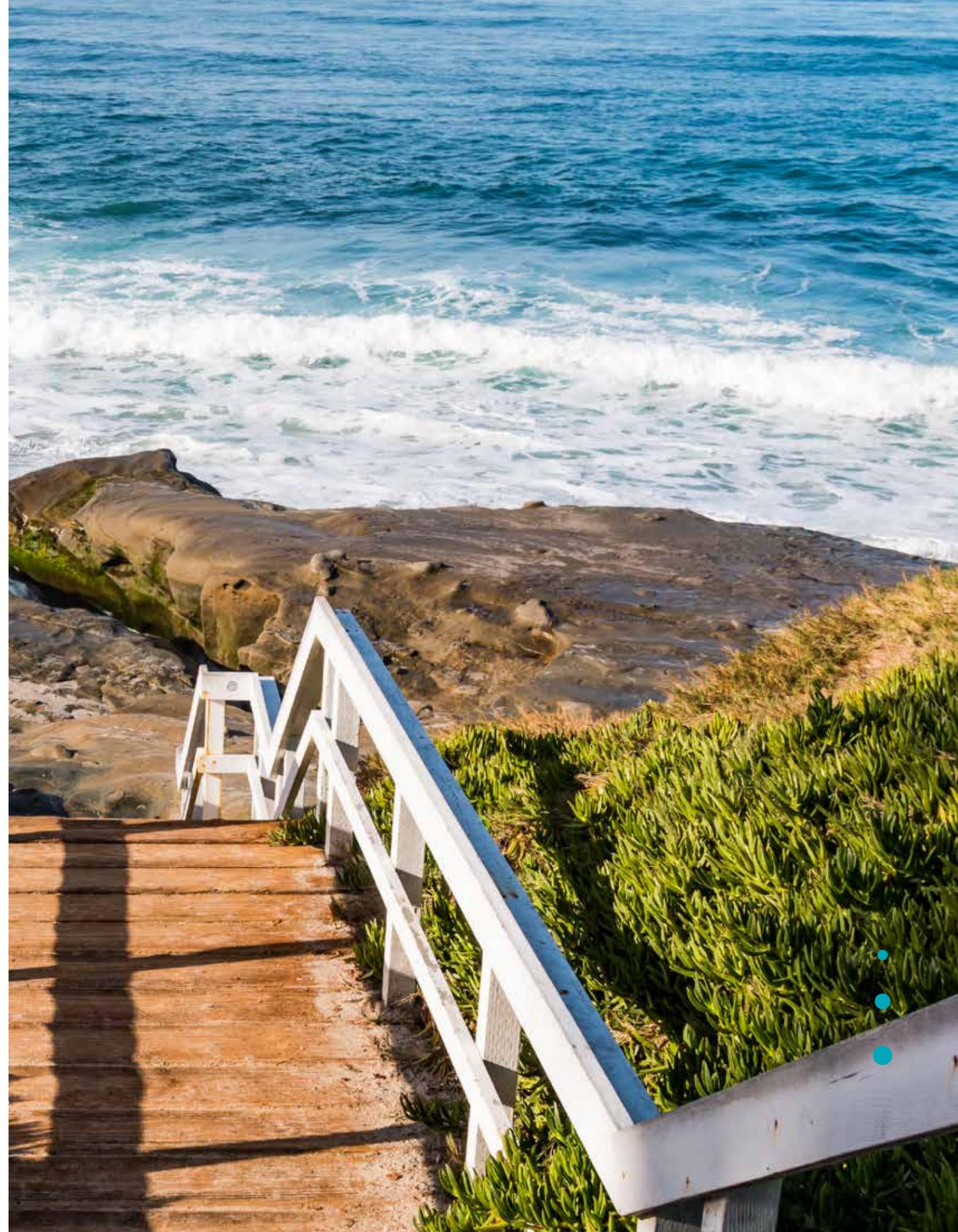
● The SDCCU Supervisory Committee is made up of volunteer members who independently evaluate the strength, safety and soundness of SDCCU's operations and activities. The Committee's primary focuses are to ensure that an independent audit is performed annually, the account balances of the membership are verified, adequate policies and procedures exist to protect the credit union's resources, governing regulations and policies and procedures are properly followed and that the financial statements reflect SDCCU's results of operation.

The Supervisory Committee collaborates with internal auditors, the Board of Directors, the President & CEO and employees of SDCCU to ensure that the credit union's assets are safeguarded by upholding policies, procedures and regulatory requirements. The Supervisory Committee retained the services of national CPA firm, RSM US LLP, to perform an audit of SDCCU's financial statements. RSM US LLP's annual audit of SDCCU's financial statements ensures that they represent fairly, in all material respects, the financial position and results of operations of SDCCU in conformity with U.S. Generally Accepted Accounting Principles.

The Supervisory Committee has again determined that SDCCU is a strong financial institution. We thank the Board of Directors, management and staff for their cooperation and commitment to sound financial practices.

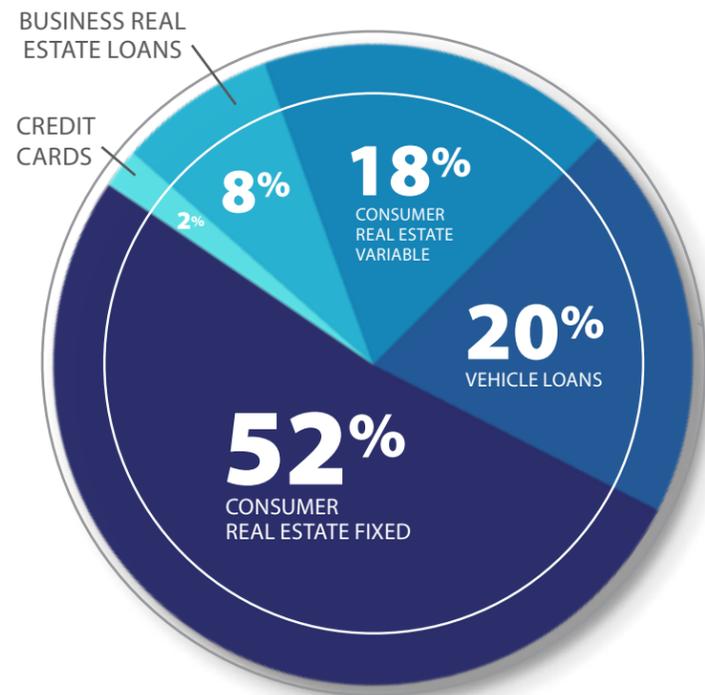
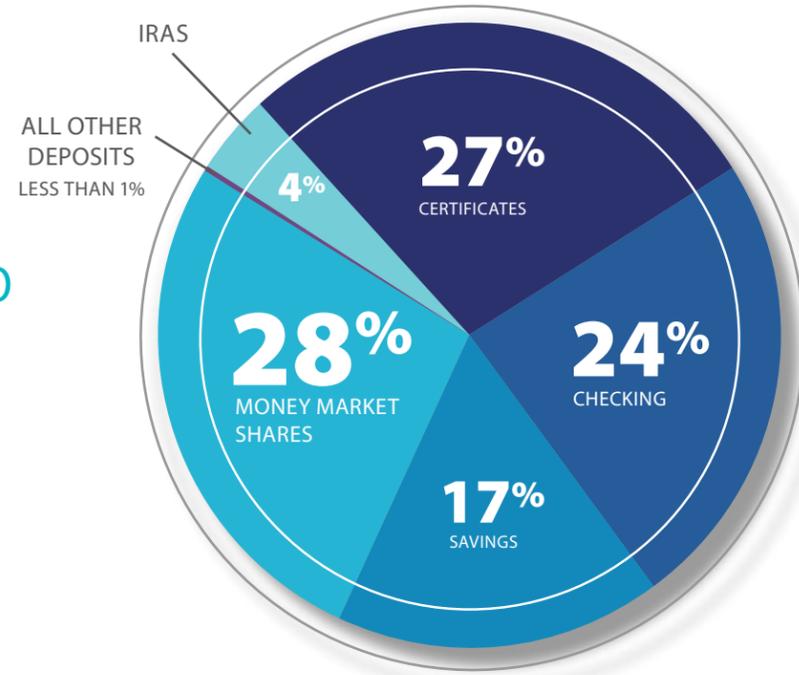


David Worner
Supervisory Committee Chair



2023 FINANCIALS

COMPOSITION OF DEPOSIT PORTFOLIO



COMPOSITION OF LOAN PORTFOLIO



DEPOSITS (IN BILLIONS)



GROSS LOANS (IN BILLIONS)



ASSETS (IN BILLIONS)



CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

December 31, 2023 (unaudited)

ASSETS

Cash and cash equivalents	\$2,431,780,563
Assets in process of liquidation	339,010
Accounts receivable	70,389,540
Investments	
Available-for-sale	10,393
Held-to-maturity	4,788,592,102
Other	17,250,000
Loans and leases to members, net	5,904,227,353
Loans held for sale	161,442
Accrued interest receivable	23,439,481
Property and equipment	55,902,708
NCU Share Insurance Fund deposit	82,529,128
Other assets	105,591,506
Total Assets	\$13,480,213,226

LIABILITIES, SHARES AND MEMBERS' EQUITY

Liabilities	
Borrowed funds	\$3,325,000,000
Accrued expenses and other liabilities	168,434,648
Total Liabilities	\$3,493,434,648
Shares	
Members' shares	\$8,267,182,803
Non-Member deposits	0
Total Shares	\$8,267,182,803
Members' equity	
Retained earnings, substantially restricted	\$1,719,595,860
Accumulated other comprehensive income	(85)
Total Members' Equity	\$1,719,595,775

TOTAL LIABILITIES, SHARES AND MEMBERS' EQUITY

\$13,480,213,226

CONSOLIDATED STATEMENT OF INCOME AND COMPREHENSIVE INCOME

December 31, 2023 (unaudited)

INTEREST INCOME

Interest on loans and leases to members	\$215,740,204
Interest on investments and cash equivalents	146,935,769
Total Interest Income	\$362,675,973

INTEREST EXPENSE

Dividends on members' shares	\$77,665,086
Interest on borrowed funds	81,263,047
Total Interest Expense	\$158,928,133

NET INTEREST INCOME

\$203,747,840

PROVISION FOR LOAN AND LEASE LOSSES

1,045,000

NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES

\$202,702,840

NON-INTEREST INCOME

Fees and other income	85,004,259
Total	\$287,707,099

GENERAL AND ADMINISTRATIVE EXPENSES

Salaries and benefits	\$100,627,802
Other general and administrative expenses	4,381,573
NCUSIF & Corporate Stabilization Assessments	0
Professional and outside services	28,182,177
Occupancy	48,156,069
Marketing, promotional and dues	7,058,180
Loan processing/servicing	10,065,601
Total General and Administrative Expenses	\$198,471,402

NET INCOME

\$89,235,697

AWARDS & RECOGNITION

SDCCU was recognized as the **Best Credit Union** in multiple publications.



SDCCU was also acknowledged with the following awards:

- 2023 Stevie Awards for Women in Business: Gold, Female Executive of the Year: Teresa Campbell, President/CEO
- *San Diego Business Journal* SD 500 Most Influential Business Leaders: Teresa Campbell, President/CEO
- *San Diego Business Journal* Cybersecurity Awareness Initiative of the Year Award
- Gold Stevie Award Winner for Great Employers
- Top 5 Best-in-State Credit Unions, *Forbes* 2023
- *San Diego Business Journal* 2023 Leader of Influence in Advertising, PR & Marketing: Nathan Schmidt, Executive Vice President, Chief Experience Officer & Digital Channels
- OneOC Civic 50 Orange County Honoree
- 2023 Stevie Awards for Great Employers: Gold, Employer of the Year - Banking
- 2023 DotCOMM Awards - Multiple categories
- *SD Metro* 2023 San Diego Top 40 Under 40: Sheena Peoples, Executive Vice President, Operations and Chief Sales & Service Officer
- *San Diego Business Journal* 2023 Asian Pacific Islander Leaders of Influence: Keisaku Yogi, Senior Vice President, Marketing
- 21st Annual American Business Awards - Multiple categories
- *SD Metro* 2023 Women of Accomplishment: Teresa Campbell, President/CEO
- 2023 Hermes Creative Awards - Multiple categories
- Best Financial Institution, Santee's Chamber of Commerce Favorites
- 2023 San Diego's Best and Brightest in Wellness Winner - National Association for Business Resources

COMING IN 2024

Each year we look for ways to improve what we do, and this year we made great progress. In 2024, SDCCU will remain committed to delivering exceptional service and providing ongoing enhancements to our products and services. To achieve this, our focus for 2024 includes:

- Continued support of local non-profits, including local schools, educators and students through SDCCU Classroom Heroes, SDCCU Stuff the Bus, SDCCU Biz Kid\$ and Salute to Teachers
- Ongoing improvement of the financial health of members, partners and the community through complimentary financial education and resources
- Expansion of exclusive member-only discounts programs and benefits
- Enhancements to Internet Branch online and mobile banking:
 - Consistent member experience across all channels
 - Enhanced security features
 - Simpler layout and member experience
- Enhanced digital capabilities to improve communications to members

Visit us online at sdccu.com and follow us on social media (@SDCCU) to stay up to date on the launch of new products and services, and to see how we are making a positive impact in our communities.

MEMBER SERVICES

ACCOUNTS

- Certificates
- Checking
- IRAs: Traditional and Roth
- Money Market
- Savings
- teenFIRST®

ACCOUNT SERVICES

- Courtesy Clearing
- Direct Deposit
- Fly Miles Plus® Reward Program
- Overdraft Protection
- Visa® Debit Card
- Wire Transfers

VEHICLE LOANS

- Auto Loans
- Motorcycle Loans

HOME & PERSONAL LOANS

- Home Equity Lines
- Home Equity Loans
- Home Loans
- SDCCU® Class Cash
- Share or Certificate Secured Loans
- Signature Loans
- Visa Credit Cards

eSERVICES

- Apple Pay®
- Defer-A-Pay
- eNotices, eTaxForms and eReceipts
- eStatements
- Fraud Text and Email Alerts

- Internet Branch Online and Mobile Banking
- Loan Applications
- New Account Applications
- Online Bill Pay - Bill Payer Plus®
- SDCCU Easy Pay
- SDCCU Mobile Deposit
- SMS text banking
- Touch Tone Teller - Phone Banking

BUSINESS SERVICES

- ADP® Payroll Services
- Certificates
- Checking
- Clover®
- Commercial Real Estate Loans
- Money Market
- Savings
- SEP IRAs
- SDCCU Mobile Deposit
- Sweep Savings
- Vehicle Loans
- Visa Credit and Debit Cards

PAYMENT & PRODUCT PROTECTION

- Credit Life Protection
- Credit Disability Protection
- Disability Payment Protection
- Guaranteed Asset Protection
- Life Payment Protection
- LoJack®
- Unemployment Payment Protection

INSURANCE

- Accidental Death and Dismemberment Insurance
- Mechanical Breakdown Insurance

ADDITIONAL PRODUCTS AND SERVICES

- BALANCE Financial Fitness
- Educational Webinars
- Financial Counseling
- Exclusive Member Discounts
- Safe Deposit Boxes (select locations)
- SDCCU Investment Services*1
- Signature Auto Buying Services
- TrueCar®2
- TurboTax® Online™
- Visa ID Navigator through NortonLifeLock™

ACCESS

- 24/7 Internet Branch Online and Mobile Banking
- More than 40 Full-Service Branch Locations
- Convenient Weekday Hours, with Most Branches Open Saturdays
- 30,000 Surcharge-FREE CO-OP ATMs

BRANCH LOCATIONS

SAN DIEGO COUNTY

BALBOA/GENESEE
5407 Balboa Avenue
Suite 420
San Diego, CA 92111

CARLSBAD
2530 El Camino Real
Carlsbad, CA 92008

CARMEL MOUNTAIN
12330 Carmel Mountain Road
Suite C-1
San Diego, CA 92128

CHULA VISTA
303-1 H Street
Chula Vista, CA 91910

COLLEGE AREA
6145 El Cajon Boulevard
Suite 3D
San Diego, CA 92115

DEL MAR
12980 Carmel Country Road
Suite C-100
San Diego, CA 92130

EASTLAKE
2280 Otay Lakes Road
Chula Vista, CA 91915

EL CAJON
312 W. Main Street
El Cajon, CA 92020

ENCINITAS
501 N. El Camino Real
Encinitas, CA 92024

ESCONDIDO
1875 S. Centre City Parkway
Suite F
Escondido, CA 92025

ESCONDIDO CIVIC CENTER
150 E. Valley Parkway
Escondido, CA 92025

HILLCREST
502 University Avenue
Suite 500
San Diego, CA 92103

KEARNY MESA
5500 Overland Avenue
Suite 190
San Diego, CA 92123

LA COSTA
7630 Via Campanile
Suite 138
Carlsbad, CA 92009

LA MESA
8555 Fletcher Parkway
Suite 101
La Mesa, CA 91942

MIRA MESA
6705 Mira Mesa Boulevard
San Diego, CA 92121

MISSION VALLEY
2245 Fenton Parkway
Suite 107
San Diego, CA 92108

NATIONAL CITY
2525 E. Plaza Boulevard
National City, CA 91950

NORTH PARK
3180 University Avenue
Suite 100
San Diego, CA 92104

OCEANSIDE
625 College Boulevard
Oceanside, CA 92057

PACIFIC BEACH
1664 Garnet Avenue
San Diego, CA 92109

POWAY
14099 Stowe Drive
Poway, CA 92064

RANCHO BERNARDO
11965 Bernardo Plaza Drive
Suite 169
San Diego, CA 92128

RANCHO PEÑASQUITOS
13179 Black Mountain Road
Suite 3
San Diego, CA 92129

SAN MARCOS
790 W. San Marcos Boulevard
San Marcos, CA 92078

SAN YSIDRO
2036 Dairy Mart Road
Suite 130
San Ysidro, CA 92173

SANTEE
286 Town Center Parkway
Santee, CA 92071

SCRIPPS RANCH
9974 Scripps Ranch Boulevard
San Diego, CA 92131

SOLANA BEACH
677 Lomas Santa Fe
Solana Beach, CA 92075

SORRENTO MESA
10066 Pacific Heights Boulevard
Suite 104
San Diego, CA 92121

SPORTS ARENA
3455 Sports Arena Boulevard
Suite 120
San Diego, CA 92110

UTC REGENTS
7708 Regents Road
San Diego, CA 92122

VISTA
1475 W. Vista Way
Vista, CA 92083

ORANGE COUNTY

ALICIA PARKWAY
27280 Alicia Parkway
Suite A
Laguna Niguel, CA 92677

COSTA MESA
2300 Harbor Boulevard
Suite A-1
Costa Mesa, CA 92627

LAGUNA NIGUEL
32341 Golden Lantern
Suite A
Laguna Niguel, CA 92677

MISSION VIEJO
23982 Alicia Parkway
Mission Viejo, CA 92691

YORBA LINDA
4971 Lakeview Avenue
Yorba Linda, CA 92886

RIVERSIDE COUNTY

MURRIETA
25165 Madison Avenue
Murrieta, CA 92562

TEMECULA
31693 Temecula Parkway
Temecula, CA 92592

TEMECULA NORTH
29097 Overland Drive
Temecula, CA 92591

View branch hours and locations at [sdccu.com/locations](https://www.sdccu.com/locations).

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. San Diego County Credit Union and SDCCU Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using SDCCU Investment Services, and may also be employees of San Diego County Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, San Diego County Credit Union or SDCCU Investment Services. LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of the following states: (Depends on Advisor(s) Registration AR, CA, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, LA, MA, MD, NC, NJ, NM, NY, OH, OK, PA, SC, TX, VA, VT and WA. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

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