



ANNUAL REPORT 2024

Federally insured by NCUA



People before profits is the guiding principle San Diego County Credit Union (SDCCU) was founded on that continues to guide all of the decisions we make. In 2024, this principle stayed at the forefront as SDCCU remained committed to delivering exceptional service and providing ongoing enhancements to our products and services by leveraging new technologies making banking easier and more convenient for our members. We expanded exclusive member-only discounts and enhanced member givebacks, focusing on the ongoing improvement of the financial health of our members, partners and the community through complimentary financial education and resources. SDCCU's commitment to leadership was also evident through our extensive community outreach, including support for many local non-profits and participation in hundreds of community events. We are incredibly proud of the impact we made in 2024 and will continue to look for ways to improve the financial future and lives of individuals throughout Southern California in the years ahead.

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





San Diego County Credit Union is a strong community partner as we proudly enter into the New Year reflecting back on our mission. 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 anywhere, any way and at any time.

During the year, we welcomed more members by prioritizing breakthrough banking products and services. SDCCU's membership reached 428,000 and the credit union ended the year with total assets of nearly \$9.2 billion. Throughout the year, we continued to assist members with loan and deposit product offerings that met their borrowing and saving needs, investment service offerings for wealth management, and other beneficial products and services. As a trusted and valued community partner, the credit union supported many non-profits such as the San Diego Humane Society, San Diego County Office of Education, San Diego County Library, Rady Children's Hospital, and the San Diego Blood Bank.

By most measures, we ended the year in a stronger position than we started. In 2024, the credit union remained fiscally strong, ending the year with nearly \$1.8 billion in net worth, strongly positioning the credit union to seize future opportunities to benefit our members. We are also proud that SDCCU was named the BEST Credit Union for the 25th year in a row by the readers of *The San Diego Union-Tribune*. We extend our gratitude to all of our partners, members and employees who help make us the BEST year after year!

These results are a direct reflection of your unwavering dedication and support of our organization—thank you!



CHAIR'S REPORT

Shirley Jackson
Board Chair



PRESIDENT'S REPORT

San Diego County Credit Union was formed with the guiding principle of putting people before profits, and I'm pleased to say that over eight decades later, our focus remains the same. SDCCU is proud to keep our members, community and employees at the forefront of every decision we make as we strive to make a positive impact in the lives of our members and communities we serve. In 2024, we remained committed to excellence by continuing to make banking easier and more convenient and providing exceptional member service to collectively deliver an overall improved member experience.

We were pleased to make numerous improvements to our website and online banking platform in 2024, as well as continue to offer generous financial givebacks to members. In an effort to provide a better member experience, enhancements were made to our mobile deposit service allowing for improved imaging capturing. Across our online banking platform and sdccu.com, we worked to maintain efficient and secure experiences to protect our members' data. Our members also had the opportunity to take advantage of the products and services that help put money back in their wallets. This past year, SDCCU returned more than \$1 million to SDCCU Cash Rewards VISA® holders, helped our members earn more than 310 million fly miles and saved members who use convenient CO-OP Network ATMs more than \$10 million in out-of-network surcharge fees.

In 2024, SDCCU continued its focus on improving the communities where we operate. We did this in part through our ongoing support of many local non-profits, including numerous new partners, and our participation in hundreds of community events. We also remained committed to improving the financial future of individuals by offering financial education and resources—delivering nearly 180 presentations to 3,760 members of our community. As one of Southern California's top credit unions,

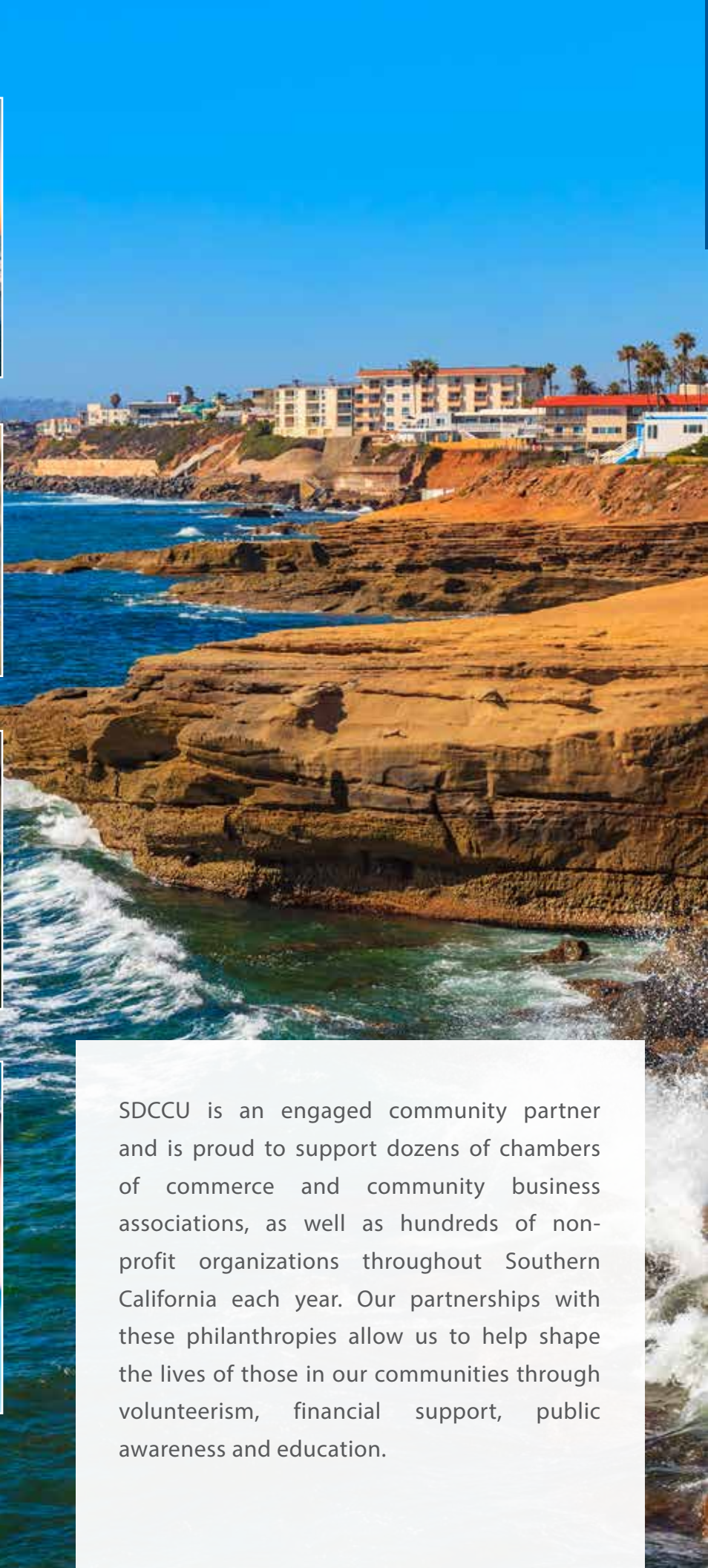
San Diego's largest locally-owned financial institution, and a Live Well San Diego partner, SDCCU is committed to helping the community make educated financial decisions by delivering financial education, products and services.

We are also proud to have been acknowledged for our dedicated community support and efforts to improve lives with several awards and accolades. In 2024, SDCCU's commitment to corporate social responsibility was acknowledged with American Business Awards and Hermes Creative Awards for our SDCCU Stuff the Bus program, which raised more than \$111,000 to purchase school supplies to help send students experiencing homelessness in San Diego back to school, ready to learn like their peers. In addition, our Lift Up Literacy program provided more than 10,000 books to support San Diego County Library's local literacy efforts. SDCCU's commitment to educating the community about cybersecurity earned us *San Diego Business Journal's* Cybersecurity Stewardship Award for the second consecutive year. SDCCU was also proudly voted San Diego's BEST Credit Union for a milestone 25th year in a row in *The San Diego Union-Tribune* Readers Poll. Thank you to our awesome members for voting SDCCU BEST year after year. We are incredibly grateful for your support!

SDCCU looks forward to being your trusted financial partner and community leader in 2025. We will remain focused on offering exceptional products and services to our members and continuing our unwavering support to improve the lives of our members and the communities we serve.



Teresa Campbell
President/CEO



SDCCU is an engaged community partner and is proud to support dozens of chambers of commerce and community business associations, as well as hundreds of non-profit organizations throughout Southern California each year. Our partnerships with these philanthropies allow us to help shape the lives of those in our communities through volunteerism, financial support, public awareness and education.

COMMUNITY IMPACT

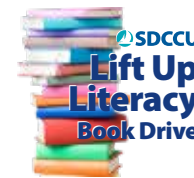


\$111,069

raised in our annual **SDCCU Stuff the Bus** campaign to help students in need in San Diego and collected an additional

\$16,674

for students in need in Orange and Riverside counties, in partnership with the Angels Baseball Foundation



10,269 books were collected and donated to the San Diego County Library through our **Lift Up Literacy** program



Sponsored the **iHeart Rady Children's Giveathon** which raised **\$437,264** and an additional **\$14,934** through SDCCU's **Miracle Month of May** campaign



Raised a record **\$46,775** for animal rescues and shelters in need through our **Presents for Paws** campaign



4,224 pounds of dog and cat food collected in our inaugural **Full Bowls** campaign in partnership with Rancho Coastal Humane Society



298 units of blood collected / **over 893 lives saved** through **SDCCU Blood Drives**



Over 97,000 pounds of paper collected / 829 trees saved at the 2024 **SDCCU Shred Day Event**

1
Team SDCCU

428k
Members

869
Employees



FINANCIAL WELLNESS WEDNESDAYS

COMMUNITY PRESENTATIONS

103 webinars
2,490 attendees

PARTNER PRESENTATIONS

74 presentations
1,270 attendees

TOTAL REACH

177 presentations
3,760 attendees

SDCCU is engaged in several philanthropic efforts aimed at improving overall economic well-being in our communities. Our Financial Wellness Wednesdays program is one of the many free resources we offer the community to promote financial literacy and overall health.

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 2024, our Financial Wellness Wednesdays program was hosted year-round, both virtually and in-person, to meet the growing demand from our community for this valuable financial education.

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 CLASSROOM HEROES®

SDCCU proudly honored San Diego County teachers through SDCCU Classroom Heroes, launched in partnership with the San Diego County Office of Education. In the fall of 2024, we enhanced the program to honor one local San Diego County teacher each month. Each Classroom Hero was given a \$500 Visa® gift card and had their accomplishments featured on a segment on CBS 8 and The CW in San Diego. One lucky winner will win a five day luxury staycation at Kona Kai Resort. Teachers, students, parents and the community are encouraged to nominate a deserving teacher by visiting sdccu.com/classroomheroes.

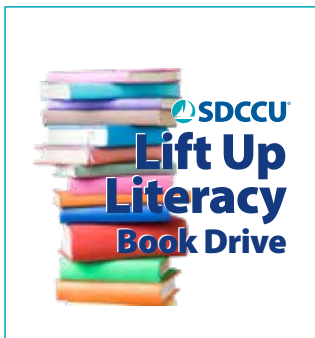




SDCCU STUFF THE BUS

In partnership with the San Diego County Office of Education and iHeartMedia San Diego radio stations, SDCCU Stuff the Bus helped the more than 21,000 students experiencing homelessness throughout 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 \$111,000 collected
- 8,909 backpacks filled with nearly 216,000 school supplies donated
- 30 school districts and 31 charter schools in San Diego County benefited from supplies
- Donations totaled over \$16,674 in Orange and Riverside counties to help provide supplies to students in need in those communities. SDCCU Stuff the Bus supported students in those counties through our partnership with the Angels Baseball Foundation.



LIFT UP LITERACY

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

In total, 10,269 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 Little Free Libraries, an honor-based book exchange program encased in welcoming mailbox-like structures. These are placed in areas facing literacy challenges, including transportation, financial or technical barriers.



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 34th 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:

Mackenzie Levine
Perry Elementary School
San Diego Unified
School District

Kristen LoPrell
Grossmont High School
Grossmont Union High
School District

Maria Miller
Morse High School
San Diego Unified
School District

Jennifer Ekstein
Bonita Vista High School
Sweetwater Union High
School District

Peter Manzi
Carlsbad High School
Carlsbad Unified School
District



2024 IN REVIEW

In 2024, SDCCU employees leaned into our *Feel the Teal* culture by providing exceptional service to nearly 428,000 members. Our team worked tirelessly to enhance SDCCU's products and services to better serve the needs of our members.

INTERNET BRANCH UPGRADES

In 2024, SDCCU made several improvements to online banking for members. Mobile deposit service improvements included an enhanced new platform for improved deposit image capture to SDCCU accounts.

Security enhancements were made to further detect, prevent and protect members and the credit union from nefarious traffic to online banking with additional security policies in place to block unwanted traffic worldwide. Multi-Factor Authentication (MFA) friction settings were also updated to improve the member experience by challenging online banking logins at appropriate frequencies.

A new Estate Planning module within the online banking desktop platform was launched. Members are now able to create customized wills and trusts through SDCCU's partner, Legal Karma.

MEMBER BENEFITS

In 2024, 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.

- More than **33.2 million points earned**, which equates to more than **3,100 gift cards of \$100** through our SDCCU Visa Signature Rewards®
- Over **\$1 million** back in the hands of members who use our SDCCU Cash Rewards Visa Platinum – more than **\$9.1 million** since the start of the program in 2011
- **310 million miles** earned through the SDCCU Visa Platinum with Fly Miles Plus®
- Our members saved more than **\$10 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 through FunEx, offering notable discounts on attractions, hotels and travel. More than 3,900 members took advantage of the LEGOLAND Buy One, Get One Free ticket offer.

TREASURER'S REPORT

2024 was a steadfast and successful year for SDCCU, as we continued to serve as a strong financial partner to our members and surrounding communities. SDCCU ended the year with total assets at nearly \$9.2 billion and return on assets continued to be healthy at 58 basis points for the year. Net capital at nearly \$1.8 billion as of December 31, 2024 was 19.47%, which is nearly three times the 7% minimum capital level for "well capitalized credit unions" as established by the National Credit Union Administration (NCUA). The credit union remains fiscally strong and is focused on prudent lending and conservative financial management practices.

SDCCU's ability to consistently maintain high capital levels is indicative of our demonstrated financial strength and ability to weather financial cycles under the leadership of the Board of Directors and management. Our commitment to better banking means that the Board of Directors is devoted to making smart financial decisions to ensure the credit union remains San Diego's BEST Credit Union for years to come. Looking forward, the credit union will continue to invest time and resources appropriately and efficiently to provide members increased convenience along with some of the best financial products and services.

The credit union is financially sound and well positioned for another successful year in 2025.



Ken Van Riper
Secretary / Treasurer



SUPERVISORY COMMITTEE'S REPORT

The Supervisory Committee is made up of volunteer members who independently evaluate the strength, safety and soundness of the credit union's operations and activities. The Committee's primary focuses are to ensure that an independent financial 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, 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 a large national audit firm, to perform an audit of SDCCU's financial statements. The annual audit ensures the financial statements present fairly, in all material respects, the financial position and results of operations in conformity with U.S. Generally Accepted Accounting Principles.

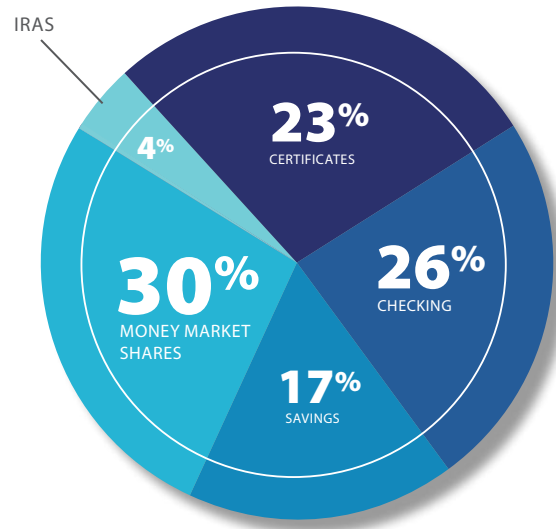
The Supervisory Committee has again determined that SDCCU is a strong financial institution. We thank the Board of Directors, management and staff for their cooperation and commitment to sound financial practices.



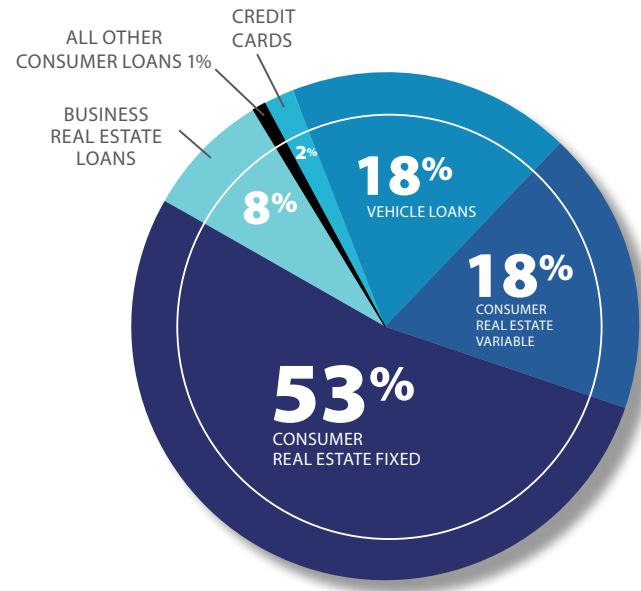
David Worner
Supervisory Committee Chair



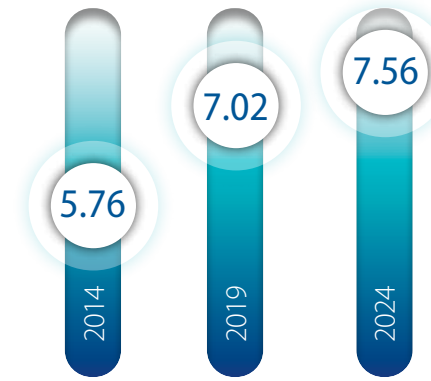
2024 FINANCIALS



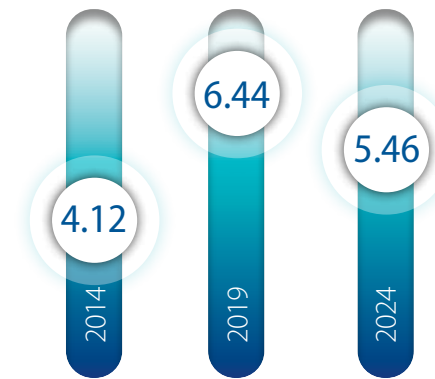
COMPOSITION OF DEPOSIT PORTFOLIO



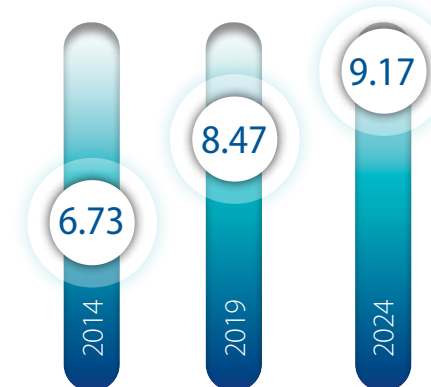
COMPOSITION OF LOAN PORTFOLIO



DEPOSITS (IN BILLIONS)



GROSS LOANS (IN BILLIONS)



ASSETS (IN BILLIONS)



CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

December 31, 2024 (unaudited)

ASSETS

Cash and cash equivalents	\$524,394,419
Assets in process of liquidation	339,785
Accounts receivable	71,497,664
Investments	
Available-for-sale	2,888,290,627
Held-to-maturity	0
Other	17,250,000
Loans and leases to members, net	5,411,020,769
Loans held for sale	201,259
Accrued interest receivable	20,743,975
Property and equipment	52,246,464
NCU Share Insurance Fund deposit	72,000,014
Other assets	107,833,017
Total Assets	\$9,165,817,993

LIABILITIES, SHARES AND MEMBERS' EQUITY

Liabilities	
Borrowed funds	\$280,000,000
Accrued expenses and other liabilities	106,994,070
Total Liabilities	\$386,994,070
Shares	
Members' shares	\$7,561,589,718
Non-Member deposits	0
Total Shares	\$7,561,589,718
Members' equity	
Retained earnings, substantially restricted	\$1,785,367,978
Accumulated Other Comprehensive Income/(Loss)	(568,133,773)
Total Members' Equity	\$1,217,234,205

TOTAL LIABILITIES, SHARES AND MEMBERS' EQUITY

\$9,165,817,993

CONSOLIDATED STATEMENT OF INCOME AND COMPREHENSIVE INCOME

December 31, 2024 (unaudited)

INTEREST INCOME

Loans	\$218,767,181
Interest on investments and cash equivalents	140,722,602
Total Interest Income	\$359,489,783

INTEREST EXPENSE

Dividends on members' shares	\$76,966,045
Interest on borrowed funds	86,616,124
Total Interest Expense	\$163,582,169

NET INTEREST INCOME

\$195,907,614

PROVISION FOR CREDIT LOSSES

0

NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES

\$195,907,614

NON-INTEREST INCOME

Fees and other income	63,543,122
Total	\$259,450,736

GENERAL AND ADMINISTRATIVE EXPENSES

Salaries and benefits	\$103,469,733
Other general and administrative expenses	4,616,811
NCUSIF & Corporate Stabilization Assessments	0
Professional and outside services	22,250,412
Occupancy	46,801,084
Marketing, promotional and dues	6,932,476
Loan processing/servicing	9,608,102
Total General and Administrative Expenses	\$193,678,618

NET INCOME

\$65,772,118

AWARDS & RECOGNITION

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



SDCCU was also acknowledged with the following awards:

- **2024 Stevie Awards for Women in Business:** Silver, Female Executive of the Year: Teresa Campbell
- **San Diego Business Journal SD 500 Most Influential Business Leaders:** Teresa Campbell
- **San Diego Business Journal Cybersecurity Stewardship Award** - Awareness Initiative of the Year
- **Marketing Association of Credit Unions Bronze MAC Award** - "Money Saving Mondays with Jodi Kodesh"
- **OneOC Civic 50** Orange County Honoree
- **San Diego Business Journal Next Top 40 Business Leaders Under 40:** Heather Diamond
- **2024 dotCOMM Awards:**
 - Gold Award SDCCU Community Impact Commercial - Digital Marketing & Communications Campaigns, Brand Awareness Campaign
 - Honorable Mention SDCCU Money Saving Mondays - Social Media Marketing, Social Campaign
- **2024 North San Diego Business Chamber Leadership Award:** SDCCU - Large Business
- **SD Metro 2024 San Diego Top 40 Business Leaders Under 40:** Heather Diamond
- **San Diego Business Journal 2024 Asian Pacific Islander Leaders of Influence:** Keisaku Yogi
- **22nd Annual American Business Awards®:**
 - Gold Stevie Award, Communications/PR Campaign of the Year - Corporate Responsibility, Stuff the Bus
 - Silver Stevie Award, Communications/PR Campaign of the Year - Community Relations, Lift Up Literacy
 - Bronze Stevie Award, Financial Services - Banking
- **2024 Hermes Creative Awards:**
 - Platinum Award: SDCCU Stuff the Bus Campaign - Strategic Campaigns | PR/Communications | Corporate Social Responsibility Program
 - Gold Award: SDCCU Lift Up Literacy Campaign - Strategic Campaigns | PR/Communications | Corporate Social Responsibility Program
 - Honorable Mention: SDCCU Website Redesign - Electronic Media | Social Media/Interactive Media | Website Redesign
 - Honorable Mention: SDCCU Money Saving Mondays - Electronic Media | Social Media/Interactive Media | Social Media Campaign
- **2024 San Diego's Best and Brightest in Wellness** - National Association for Business Resources
- **Best Financial Institution, Santee's Chamber of Commerce Favorites**
- **2024 American Advertising San Diego Awards**
 - Bronze Award: LEGOLAND, Local Television Commercial
 - Stuff the Bus, Internet Commercial
- **SD Metro 2024 Men of Influence:** Nathan Schmidt
- **SD Metro 2024 Women of Influence:** Teresa Campbell

COMING IN 2025

As we reflect on our successes in 2024, we also look for opportunities for improvement to continue exceeding the needs and expectations of our members. In 2025, SDCCU will continue to enhance our products and services to meet the financial needs of our members. We're also committed to delivering the exceptional service and superior member experience our communities have learned to expect from SDCCU. To achieve this, our focus for 2025 includes:

- Launch of new insurance offerings through our partner, InsureOne®
- Ongoing support of local schools, educators and students through SDCCU Classroom Heroes, SDCCU Stuff the Bus, SDCCU Biz Kid\$ and Salute to Teachers
- Continue sponsorship and support for many local non-profit organizations who help our communities thrive
- Access to complimentary financial education and resources for our members, partners and the community to improve overall financial health
- Expansion of our exclusive, member-only benefits and discount program offerings
- Enhancements to Internet Branch online and mobile banking:
 - Improved and updated user interface
 - Continue to enhance security features

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, Roth and Coverdell
- Money Market
- Savings
- teenFIRST®

ACCOUNT SERVICES

- 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 Loans
- 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
- Mobile Payments
- New Account Applications
- Online Bill Pay - Bill Payer Plus®
- SDCCU EasyPay
- SDCCU Mobile Deposit
- SMS Text Banking
- Touch Tone Teller - Automated 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
- Estate Planning with Legal Karma
- Exclusive Member Discounts
- Financial Counseling
- Safe Deposit Boxes (select locations)
- SDCCU Classroom Heroes®
- SDCCU Investment Services^{o1}
- Signature Auto Buying Services
- TrueCar^{o2}
- TurboTax® Onlinesm
- Visa IDNavigator through NortonLifeLock™

ACCESS

- 24/7 Internet Branch Online and Mobile Banking
- Many Convenient 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

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

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

¹Securities 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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