

County Employee Benefits

Community Partner Incentives

- **NEW** \$50 cash bonus when you open a new Monterra CU checking account*
- **NEW** \$100 Bonus on new Deposit Accounts*
- **NEW** Fast ACH: receive direct deposit & external funds 1 business day sooner!
- **NEW** Sneak Peeks at Monterra CU Car Sales
- Credit of up to \$800 towards home appraisal fees**
- 12-month 2.99% APR with Monterra CU credit card on purchase and balance transfer
- 0.25% auto loan discount

Free Financial Education Resources

- Balance Financial Counseling
 - <https://monterra.balancepro.org/programs>
 - 1-888-456-2227
- Everfi
 - Access more than 25 online education courses--anytime, anyplace.
 - <https://monterra.everfi-next.net/welcome/members-achieve>
- **COMING SOON** FiCEP Certified Staff - available for individual coaching sessions



County Employee Down Payment Assistance Program

- Benefit open to all full-time, County of San Mateo and Housing Authority employees. The program is designed to encourage County and Housing Authority employees to live in the County, decreasing the environmental impact and the physical/emotional effects of a long commute.
- The program offers a \$100,000 loan (second mortgage) towards the purchase of a home in San Mateo County. The loan is deferred for the first, five years amortized for 30 years at three percent interest (3%). The County also offers a \$5,000 grant to help cover closing costs, if moving to San Mateo County from outside the County.

County Employee Quick Cash Loan Program

- Benefit open to County of San Mateo and Housing Authority employees who have been employed for a minimum of 12 months. The program is designed to provide short-term loans to help County employees with immediate cash needs.
- The program offers loan amounts from \$500-3,000 with repayment terms from 6-24 months.
- 9.99% - 17.99% APR (FICO score will determine rate)

*A credit will be deposited into your new checking account within 30 days of account opening. Limit of 1 (ONE) bonus per individual membership. Offer valid through 12/31/2024; subject to change without notice. Membership eligibility requirements apply. Loans and credit cards offered on approved credit. Visit monterra.org/SEG for more details.

**For Home Purchases Only.