

Checking

Checking accounts for all members.

Free Checking

This account is designed for members who write a lot of checks and want the simplicity of a “truly free” checking account.

Plus Checking

This type of account allows members to earn dividends with no minimum balance requirement and enjoy added benefits such as free personalized checks and more.

Fresh Start Checking

Designed to give eligible members the opportunity to re-establish a good checking account history. There are some limitations and requirements but worth the chance to open a checking account again.

Privilege Pay and Overdraft Protection

Either our Privilege Pay or Overdraft Protection programs will protect the good standing of your account and give you peace of mind.



Loans

The right one for you!

If you are looking for low rates, flexible terms and more loan choices – look no further. Kern FCU offers a wide variety of loan services for every need – your dream car, a new home, or college tuition. We also finance the fun stuff – boats, personal watercraft, RVs, and motorcycles. And, we offer both a Platinum and a Secured credit card where there aren't any hidden fees or charges like many of the “too good to be true” offers you receive in your mailbox every week.

Vehicle Loans – New & Used

Treat yourself to the thrill of a new or used car or truck. Turn to Kern FCU for the financing since we have some of the best loan rates in town on both new and used vehicles. And with flexible terms and possible 100% financing, it's easy to custom-tailor a loan that fits your budget.



• *Already financed your car elsewhere?*

After the new car fever cools, you may find you're not too happy with the loan you got from another lender. Not a problem – refinance it with us and we'll save you stress – plus we'll try and save you money.

• *Want to help drive down your tax bill?*

An Auto Equity Loan from Kern FCU may allow you to benefit from tax savings by securing your auto loan with a courtesy lien on property you own. Your tax advisor can tell you if your interest is tax-deductible.

VISA Credit Cards

Our Visa credit cards provide members with the most convenient source of personal credit... and we won't give you a short-lived “teaser” rate and then trick you into higher rates and fees. Our new Platinum VISA comes with CUREwards - including travel. We also offer a Secured VISA that allows members to establish a good credit history and proudly carry a VISA card. Both our VISA cards offer you world-wide shopping convenience... and your online purchases are secured through “Verified by Visa.” Transfer existing balances from any high rate cards you currently have and save money with a rate chosen especially for you based on your individual credit score.

Signature Loan

A one time cash loan secured by your personal signature for any use such as a large purchase, vacation or education costs. No matter how you use the funds, you'll receive a competitive rate and flexible term.

Share Secured Loan

Borrow the funds you need and secure the loan with funds on deposit at the credit union. This offers you an alternative to drawing the money out of your share/savings or certificate account for short term expenses or large purchases.

Home Loans

Find your dream home and we'll provide the loan. Kern FCU has mortgage loans for every stage of life. When it comes to buying a home, refinancing your existing home, building your dream home or using some of your home's equity, choosing the right loan can make a tremendous difference in your future. Whatever you're in the market for, our home loan experts will make the loan process as simple as possible. Within minutes we can help you decide on the home loan that is right for your budget.

• *First Mortgage* –

Achieve your dream of homeownership with a Kern FCU mortgage loan! Whether you're purchasing your very first home, you're ready to move up to a bigger home or if you want to refinance your existing home, we can help! Some of our loan programs even feature 90% financing, and we loan on owner-occupied property, non owner-occupied, and second homes. Your property must be located in California to qualify for the mortgage loan program.



• *Home Equity Loan* – Borrow from the equity you've built up in your home with a fixed rate and term, as well as allow for tax benefits because you may be able to write off interest charges.

• *Home Equity Line of Credit (HELOC)*

Different from the Home Equity Loan because it is an open, revolving line of credit with a variable interest rate. This line of credit revolves, and funds remain available for immediate use or for future needs.

Savings

Make savings your #1 priority!

Earn higher-than-average yields on savings accounts, with deposit insurance up to at least \$250,000 by the National Credit Union Association, a federal agency.

Share/Savings

This account is the key to your membership at Kern FCU. A penny here, a nickel there, it all adds up. With this account you are a member-owner and enjoy all the savings and loan benefits available at Kern FCU.

Certificates

Looking for a safe and secure haven to invest your funds? Secure a great fixed rate for a specific term. Increase your earning potential by choosing the best investment for your needs with terms ranging from 3 months to five years.

IRAs

Build a secure retirement with a Traditional, Roth and/or Coverdell (Education) Individual Retirement Account (IRA). IRAs are tax sheltered savings accounts designed to supplement income above and beyond Social Security and pension.

Money Market

Our Money Market account gives you great return with maximum liquidity. You earn a typically higher yield than your regular savings account without having to invest in a term account.

Youth Accounts

Children and teens learn more about money and have fun too. Once a member of the credit union, they are automatically enrolled in either the Kid's Klub (ages 5-12) or the Student Club (ages 13-17). Our Kid's Klub and Student Club account-holders receive special educational information – both on our web site and by age specific newsletters sent to their home personally addressed to them. What kid doesn't like getting mail!



Services

Easy access wherever you are.

Our convenient services make your Kern Federal Credit Union accounts easily accessible – any time of the day, any day of the week, from anywhere in the country.

Online Banking

Access your bank account information and make transactions 24 hours a day through the Internet.

Bill Payment

Make recurring or one-time electronic payments through your personal computer.

Debit Card

Use it anywhere MasterCard Credit Cards are accepted. It's like writing a check because the funds for your purchase are automatically deducted from your checking account. Our Debit Card also acts as an ATM card at thousands of network ATM's.

TellerPhone

Get account information and perform transactions 24 hours a day via a touchtone phone.

24-Hour Loans By Phone

Apply for a loan by phone, anytime, day or night.

Direct Deposit

Save time and enjoy peace of mind by having your paycheck, Social Security or other recurring checks set up on direct deposit into your Kern FCU account.

Payroll Deduction

Pay yourself first by designating that a part of your paycheck be electronically deposited to your Kern FCU account each payday.

Loans Online

Apply anytime it's convenient for you... 24 hours a day, 7 days a week. Log onto our web site at www.kernfcu.org and click on the Loans Online button.

Web Site

Find Kern FCU rates, the most current savings and loan offers, financial calculators, auto buying help, expert real estate loan support, youth clubs, loan applications... our web site gives you easy access to your day-to-day financial business at www.kernfcu.org

Branch Locations

Downtown Branch

1717 Truxtun Avenue
Bakersfield, CA 93301
Monday-Friday: 9:00 a.m. - 5:30 p.m.
Walk-up: 8:30 a.m. - 9:00 a.m.
5:30 p.m. - 6:00 p.m.

Automall Branch

3001 Automall Drive, Suite 200
Bakersfield, CA 93313
Monday – Friday: 10:00 a.m. - 6:30 p.m.
Saturday: 11:00 a.m.- 4:00 p.m.

Contact Information

Website

KernFCU Online Banking
KernFCU Bill Pay
www.kernfcu.org

Phone

(661) 327-9461
(800) 336-KERN (5376)

Fax

Member Services (661) 327-2646
Loan Department (661) 327-5740
Automall Branch (661) 831-7512

E-mail

kerninfo@kernfcu.org

Mail

P.O. Box 1667
Bakersfield, CA 93302-1667

24-Hour Loans by Phone

(661) 327-9461
(800) 336-KERN (5376)

24-Hour TellerPhone

(661) 325-2753

Now you can view our credit union auto inventory online at www.kernfcu.org



Savings, Loans,
Online Services & More

