



# Financial Institutions Directory

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# CREDIT UNIONS

Ranked by assets as of Dec. 31, 2009

Rank <i>(last year)</i>	Credit union Address Web site	Telephone Fax	Total assets: \$ Millions •2009 •2008 •% change (loss)	Net income: \$ Millions	•Return on average assets •Capital to asset ratio	Local members	Number of: •Local employees •Local branches	•CEO •Chair	Year established locally
<b>1</b> (1)	<b>San Diego County Credit Union</b> 6545 Sequence Drive, San Diego 92121 www.sdccu.com	877-732-2848 858-558-0360	\$4,855.9 \$4,537.5 7.02	\$62.1	1.33 10.88	207,491	515 25	Teresa Halleck Allan P. Shaw	1938
<b>2</b> (2)	<b>Mission Federal Credit Union</b> 2020 Camino del Rio N., #500, San Diego 92108 www.missionfcu.org	858-524-2850 619-291-4007	\$2,057.9 \$1,880.6 9.43	\$19.0	0.97 9.24	137,387	358 23	Debra Schwartz Melanie Branca	1961
<b>3</b> (3)	<b>California Coast Credit Union</b> P.O. Box 502080, San Diego 92150 www.calcoastcu.org	877-495-1600 619-239-7420	\$1,824.0 \$1,782.4 2.34	\$3.3	0.18 7.94	121,735	412 23	Marla Shepard Barbara K. Brooks	1929
<b>4</b> (4)	<b>North Island Credit Union</b> 5898 Copley Drive, San Diego 92111 www.myisland.com	619-656-6525 619-656-4050	\$1,420.8 \$1,557.9 (8.80)	(\$52.4)	(3.52) 3.39	95,055	305 14	John Tippets Jack Lewis	1940
<b>5</b> (5)	<b>USE Credit Union</b> 10120 Pacific Heights Blvd., San Diego 92121 www.usecu.org	858-795-6100 858-795-6007	\$711.8 \$840.5 (15.31)	(\$5.8)	(0.75) 6.62	83,539	180 9	Jim Harris Yvonne Marsh	1936
<b>6</b> (7)	<b>Pacific Marine Credit Union</b> MCX Complex, Building CU - 1105, Camp Pendleton 92055 www.pmcu.com	800-736-4500 760-385-0666	\$652.9 \$535.5 21.92	(\$4.9)	(0.82) 11.76	74,924	215 12	David Davis Richard Rothwell	1952
<b>7</b> (8)	<b>Point Loma Credit Union</b> 9420 Farnham St., San Diego 92123 www.plcu.com	858-495-3400 858-495-3416	\$472.7 \$474.5 (0.37)	(\$3.6)	(0.77) 6.92	51,234	125 11	Theodore H. Dennis Salvatore J. Lupo	1948
<b>8</b> (9)	<b>San Diego Metropolitan Credit Union</b> 9212 Balboa Ave., San Diego 92123 www.sdmcu.org	619-297-4835 619-297-1556	\$265.0 \$305.8 (13.33)	(\$7.7)	(2.71) 6.51	19,433	79 5	Stan Abrams <sup>(1)</sup> Charles Yackly	1934
<b>9</b> (11)	<b>Cabrillo Credit Union</b> 10075 Carroll Canyon Road, San Diego 92131 www.cabrilocu.com	858-547-7400 858-547-0804	\$196.0 \$167.0 17.38	(\$0.1)	(0.07) 8.15	22,927	58 6	Robin J. Lentz Paul Hamilton	1955
<b>10</b> (10)	<b>Miramar Federal Credit Union</b> 9494 Miramar Road, San Diego 92126 www.miramarfcu.org	858-695-9494 858-271-1537	\$186.5 \$190.2 (1.94)	(\$3.1)	(1.63) 13.80	9,166	34 1	Max R. Paul John Mike Croll	1952
<b>11</b> (12)	<b>Grossmont Schools Federal Credit Union</b> 1069 Graves Ave., #100, El Cajon 92021 www.gsfcu.org	619-588-1515 619-588-2197	\$77.3 \$73.4 5.31	(\$0.5)	(0.69) 8.83	4,692	14 1	Stephen Devan Glyn Rowbotham	1956
<b>12</b> (13)	<b>San Diego Firefighters Federal Credit Union</b> 4926 La Cuenta Drive, San Diego 92124 www.sdffcu.org	800-973-3328 619-283-7620	\$76.9 \$66.9 14.96	\$0.3	0.35 7.51	3,511	15 1	Ed Daley Lyn Lynch	1984
<b>13</b> (15)	<b>Paradise Valley Federal Credit Union</b> 2700 E. Fourth St., National City 91950 www.paradisevalleyfcu.org	800-253-6991 619-475-0998	\$68.4 \$61.0 12.20	(\$0.1)	(0.22) 13.31	5,121	11 1	John Pressler Milton Fredricksen	1957
<b>14</b> (14)	<b>San Diego Medical Federal Credit Union</b> 8889 Rio San Diego Drive, #100, San Diego 92108 www.sdmfcu.org	619-641-1100 619-641-1111	\$60.8 \$66.8 (9.00)	\$0.1	0.23 13.91	6,322	16 1	Paul Lewis Roberta McCoy	1951
<b>15</b> (16)	<b>North County Credit Union</b> 17045 Via del Campo, San Diego 92127 www.northcountycu.org	858-487-1880 858-487-8840	\$56.5 \$48.8 15.87	(\$0.1)	(0.17) 7.16	4,343	11 1	Patricia A. Hamilton Gerald Mikas	1953
<b>16</b> (17)	<b>Escondido Federal Credit Union</b> 2261 E. Valley Parkway, Escondido 92027 www.escondidofcu.org	760-839-6225 760-746-1189	\$31.8 \$29.5 7.77	(\$0.4)	(1.25) 8.89	2,868	9 2	Diana B. Wettig Ira C. Morgan II	1959
<b>17</b> (18)	<b>El Cajon Federal Credit Union</b> 266 S. Magnolia Ave., #101, El Cajon 92020 www.elcajonfcu.org	619-579-0941 619-579-2057	\$11.9 \$10.0 18.25	(\$0.1)	(0.21) 8.09	1,082	5 1	Aletta M. Bostock Aletta M. Bostock	1959
<b>18</b> (19)	<b>Inland Federal Credit Union</b> 570 Broadway, El Cajon 92021 www.inlandfederal.org	619-444-5656 619-444-2795	\$10.0 \$9.6 4.76	(\$0.0)	(0.26) 7.39	1,890	3 1	Robert Heim Marvin Sylakowski	1960
<b>19</b> (20)	<b>Sony San Diego Employees Federal Credit Union</b> 16530 Via Esprillo, San Diego 92127 www.ssdefcu.com	858-942-2775 858-942-9105	\$6.8 \$6.2 10.52	(\$0.1)	(1.76) 10.16	1,000	2 1	Sandra Crane Victor Matsuda	1975
<b>20</b> (22)	<b>Chula Vista City Employees Credit Union</b> 276 Fourth Ave., Chula Vista 91910 www.cvcreditunion.com	619-691-5240 619-476-5359	\$2.3 \$2.2 6.81	(\$0.0)	(0.81) 14.02	572	2 1	Lydia Denecochea Niall Mulcahy	1967
<b>21</b> (23)	<b>Ketema Federal Credit Union</b> 792 Greenfield Drive, El Cajon 92021 www.ketemafcu.com	619-588-3414 619-588-3324	\$2.2 \$2.0 12.37	(\$0.0)	(0.79) 6.21	450	2 1	Lorna D. Stafford- Bentley Kim Childers	1956

**CORRECTION**  
The Credit Unions list published in the San Diego Business Journal's July 19 edition contained an error. The CEO of San Diego County Credit Union was incorrectly identified. Teresa Halleck is now SDCCU's president and chief executive officer. The Business Journal regrets the error.  
**na** Not available  
**Notes:** Financial information for USA Federal Credit Union, No. 6 on last year's list; LMCC, No. 21 on last year's list; and California Feminist

Federal, No. 24 on last year's list, was not available.  
**Sources:** The credit unions, their Web sites and the National Credit Union Administration.  
It is not the intent of this list to endorse the participants nor to imply a credit union's size or numerical rank indicates its quality.  
<sup>(1)</sup> Acting CEO.

Researched by Kristen Nevarez and Andrew Schweizer





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# MORTGAGE COMPANIES

Ranked by dollar amount of loans originated in 2009

Rank <i>(last year)</i>	Company Address Web site	Telephone Fax Toll-free number	Dollar amount of loans originated in: •2009 •2008 •% change (loss)	Number of loans: •2009 •2008 •% change (loss)	Number of registered brokers	Number of full-time employees	Number of offices: •Local •Companywide	•Local executive(s) •Title(s)	Type of brokerage <sup>(1)</sup>	Year established locally
1 (7)	Residential Wholesale Mortgage Inc. 11234 El Camino Real, #100, San Diego 92130 www.residentialmortgage.net	858-794-2155 858-794-2160 800-865-6266	\$330.8 \$88.8 273	897 257 249	47	10	1 2	C. Bradley Livingston president	Retail	1994
2 (3)	Magnifund Group Inc. 1 Civic Center Drive, #360, San Marcos 92069 www.magnifundgroup.com	760-602-6924 760-891-0658 888-828-4808	\$274.4 \$133.1 106	871 417 109	75	100	1 6	Robert Ianniciello president Kelly Kline executive vice president	na	2007
3 (5)	Integrity First Financial Group 6333 Greenwich Ave., #280, San Diego 92122 www.iffgdirect.com	858-454-4789 858-459-4975 866-606-4334	\$204.0 \$101.0 102	612 231 165	16	28	1 1	Jake Pescatello Alex Barnett Anthony Balsamo Trevor Gates principal partners	Retail	2006
4 (6)	San Diego Funding 2468 Historic Decatur Road, #160, San Diego 92106 www.sdfunding.com	619-260-1660 619-797-1082	\$160.9 \$94.2 71	531 313 70	10	8	1 1	Linnea Arrington president	Retail	1980
5 (4)	Avalon Mortgage Corp. 6333 Greenwich Ave., #270, San Diego 92122 www.avalonmtg.com	858-625-8500 858-554-0517 888-211-8113	\$124.4 \$108.8 14	365 275 33	20	3	1 1	Joseph Cutri president	Retail	1997
6 (9)	Senior American Funding 2650 Camino del Rio N., #350, San Diego 92108 www.senioramerican.org	619-294-6000 619-294-6005 800-249-0686	\$86.9 \$71.7 21	453 489 (7)	34	13	1 7	Brian White president	Wholesale and retail	2002
7 (8)	California Mortgage Consultants 7575 Eads Ave., La Jolla 92037 www.cmcfinance.com	858-456-3000 888-488-4980	\$77.5 \$88.0 (12)	139 153 (9)	8	1	1 1	Nancy Gardner CEO	Wholesale	1994

na Not available  
**Notes:** General Mortgage Corp., No. 1 on last year's list, and First Financial and Real Estate Services, No. 2 on last year's list, did not return surveys.  
**Source:** The companies and CPA attestation letters.

It is not the intent of this list to endorse the participants nor to imply a company's size or numerical rank indicates its quality.  
<sup>(1)</sup> There are three types of brokerages: wholesale (uses brokers on staff), retail (uses independent brokers) or a brokerage firm that uses both wholesale and retail.

Researched by Kristen Nevarez and Andrew Schweizer

## San Diego County Credit Union is San Diego's largest locally owned financial institution

San Diego County Credit Union (SDCCU), is San Diego's largest locally owned financial institution. Anyone who lives or works in San Diego, Riverside and Orange Counties is welcome to open an account. SDCCU offers checking accounts with direct deposit, no annual fee Visa credit cards, certificate and money market accounts, auto and home loans, an array of eServices and much more. San Diego County Credit Union serves a diverse customer base of over 210,000, has assets of \$5 billion and 27 branch locations. SDCCU is recognized countywide for its wide range of financial products and services, superior customer service, community involvement and convenient branches.

Teresa Halleck was recently named San Diego County Credit Union's president and CEO. Halleck was most recently president and CEO of The Golden 1 Credit Union headquartered in Sacramento, CA. She comes to SDCCU with more than 20 years of financial institution experience. Halleck is active in the industry and currently serves as a board and executive committee member for the California Credit Union League (CCUL), co-chairs the NASCUS Legislative and Regulatory Affairs Committee and is a committee member on the Department of Financial Institutions' Credit Union Advisory Committee.

SDCCU is one of the most active home loan lenders because they have created



San Diego County Credit Union's administration building.

several attractive loan programs for homeowners and they are one of the top 10 among all real estate lenders doing business locally. They ranked as California's number one credit union lender for real estate loans, including first and second mortgages, refinances and equity lines of

credit, in both 2008 and 2009, according to the National Credit Union Administration (NCUA).

SDCCU provides an auto buying service and a wide array of auto loans. They recently introduced a ground-breaking fixed-rate auto loan as low as 2.99% APR<sup>(1)</sup> for 60

months on 2008 and newer vehicles. This low rate is a limited time offer. SDCCU also offers its customers an Auto Buying Service that includes finding the perfect vehicle and negotiating the best price for them. If customers want to do the shopping on their own, SDCCU can provide a list of preferred auto dealers. The 2.99% APR rate is also available for refinancing current loans from other lenders.

Additionally, SDCCU offers competitive rates on their Visa credit card, with special merchant discounts. The SDCCU Visa credit card is accepted everywhere you see the Visa symbol. The Fly Miles Plus Rewards Program associated with SDCCU's Visa offers its customers many reward options. With a low rate and no annual fee, the SDCCU Visa card is the smart card choice.

Year after year, San Diego recognizes SDCCU as the BEST Credit Union in *The San Diego Union-Tribune* Readers Poll. In addition, this year, SDCCU was selected as San Diego's BEST in the categories of Financial Planning, Home Loan Provider and Place To Work. SDCCU is federally insured by NCUA and is an equal housing lender.

*Submitted by SDCCU. For more information visit sdccu.com.*

<sup>(1)</sup>Learn more at sdccu.com, keyword: key. Must meet eligibility requirements and maintain \$50 savings balance. This promotional rate may not be combined with other discounts or offers. Not available for refinances of existing SDCCU Auto Loans.

# CONNECT brings dollars and sense to San Diego's sports industry

With more than 600 sports-oriented companies in San Diego, the industry rivals the size of other significant local business clusters, such as life sciences, defense and energy and the environment.

## Untapped Market

The number of emerging sports-related enterprises in the region, combined with an increasing demand for action sports products, makes this a largely untapped market. To maximize its potential, San Diego trade group CONNECT has created an accelerator for the action sports, sporting goods and traditional sports industries designed to offer entrepreneurs educational programs, business guidance, partnership opportunities and access to capital. The program will also introduce entrepreneurs to the local scientific and research community to help make sports and entertainment products better, safer and more environmentally friendly.

CONNECT, which built its reputation on linking inventors and entrepreneurs with investors and business advisers, is now lending its experience to the sports market. CONNECT San Diego Sport Innovators (SDSI) has named Bill Walton, former UCLA and NBA player and TV sports commentator, as

executive chairman, charged with building membership, programs and funding.

## From Passion to Plan

Paul Rodeno, president and CEO of community-focused Security Business Bank, is a founding investor and board member of CONNECT SDSI. "Of the 600 sports and active-lifestyle companies in San Diego, many are looking for ways to raise capital and reduce costs," said Rodeno. "Our bank's broad and deep experience in helping small and mid-sized businesses identify customized loan products, develop cash management solutions and fine-tune their business plans is absolutely transferrable to the nascent sports industry."

"In addition to finding and managing funds, these growing sports-oriented companies are seeking mentors and business advisers. As a community bank, our teams are trained to work closely with our customers," continued Rodeno. "We may help these organizations identify funding sources, but we also participate in strategy sessions, help guide decision-making and provide general business advice."



Paul Rodeno, president/CEO of Security Business Bank and a founding investor and board member of CONNECT SDSI.

## Extreme Innovation

Security Business Bank customer Sanuk is a testament to the level of innovation that defines the sports cluster. Initially making sandals out of inner tubes and indoor-outdoor carpeting, Sanuk has grown into

a global footwear company with distribution across the United States and in more than 50 countries throughout Europe, Asia, South America and Australia.

"As an early supporter of CONNECT SDSI, we're already regarded as the go-to bank for the sport innovators set," said Rodeno. As other professional service firms gain experience in the nuances of the sports business, San Diego entrepreneurs will have a wide array of mentors at their doorstep.

"We're energized to be involved with a cause that benefits our local community, reignites our regional economy, stimulates innovation and creates jobs," said Rodeno. "San Diego is the perfect place to kick off a group like SDSI. From surfers to skateboarders, we have a home-grown market of product testers for new brands and new technologies. And, we have a strong platform of tenured business leaders to help both early- and mid-stage companies guide their growth."

*Submitted by Melissa Dennis, senior consultant with OutSmart Marketing Solutions, Inc.*

*For more information about Security Business Bank, go to [www.securitybusinessbank.com](http://www.securitybusinessbank.com) or call 619-231-8500.*

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\*Based on 2nd quarter 2010 data.