

Top 11 Best Credit Unions in San Diego, California | 2017 Ranking | Review of the Best Credit Unions in San Diego

2017 RANKING & REVIEWS TOP RANKING BEST CREDIT UNIONS IN SAN DIEGO, CALIFORNIA

Reviewing the Best Credit Unions in San Diego, CA

The power of people helping people is what defines everything that a credit union offers members.

Rather than being customers, as they would be at a bank, when consumers choose to work with a credit union, they're referred to as "members," and as members, they're also owners. This difference represents a significant shift from what it's like to bank with other types of financial institutions.

At a credit union, which operates as a not-for-profit, anything earned as a profit is reinvested into the members. That's how these unique institutions are able to offer such low interest rates on loans, high interest rates on savings, and other premier offerings.

The following is a list of the best San Diego credit unions. Each of these picks for the top San Diego Coast credit unions reflects the strong values upheld by a credit union, the utmost of which is people helping people.



Award Emblem: Top 11 Best Credit Unions in San Diego, California

The following list includes credit unions in San Diego, CA, that have long histories in the area and serve diverse groups. They've also excelled not only at having competitive rates and products but advanced technology and superior service.

AdvisoryHQ's List of the Top 11 Best Credit Unions in San Diego

- [**Cabrillo Credit Union**](#)
- [**California Coast Credit Union**](#)
- [**Miramar Federal Credit Union**](#)
- [**Mission Federal Credit Union**](#)
- [**Navy Federal Credit Union**](#)
- [**North Island Credit Union**](#)
- [**Point Loma Credit Union**](#)
- [**San Diego County Credit Union**](#)
- [**San Diego Firefighters Federal Credit Union**](#)
- [**San Diego Metropolitan Credit Union**](#)
- [**USE Credit Union**](#)

This list is sorted alphabetically (click any of the above names to go directly to the detailed review for that credit union).

Top Best Credit Unions in San Diego, CA

Credit Union	Location
Cabrillo Credit Union	San Diego
California Coast Credit Union	San Diego
Miramar Federal Credit Union	San Diego
Mission Federal Credit Union	San Diego
Navy Federal Credit Union	San Diego
North Island Credit Union	San Diego
Point Loma Credit Union	San Diego
San Diego County Credit Union	San Diego
San Diego Firefighters Federal Credit Union	San Diego
San Diego Metropolitan Credit Union	San Diego
USE Credit Union	San Diego

Table: Top 11 Best Credit Unions in San Diego, California | Above list is sorted alphabetically

AdvisoryHQ's Selection Methodology

So how does AdvisoryHQ select the best credit unions in San Diego? Our team begins with extensive research from widely available public sources. The focus during the initial research process is always on the consumer.

Rating criteria range from fees to the quality of customer service provided by each individual credit union.

Once a shortlist of top credit unions in San Diego has been compiled, these names are then further narrowed down based on predetermined criteria.

Again, this step of the process is done with the needs and wants of the consumer as the top priority. The last step of the ranking process includes the creation of the final list of the best credit unions in San Diego.

Click here for a detailed explanation of our methodology: [AdvisoryHQ's Methodology for Selecting Top Banks and Credit Unions](#).

Detailed Review—Top Ranking San Diego Credit Unions

After carefully considering San Diego credit unions, we created the following list of the top credit unions in San Diego, CA. As you continue reading, you'll find detailed reviews for each of our picks, as well as specifics of some of the factors we used in our decision-making process.

[See Also: Best Credit Unions in Florida | Ranking | Best Florida Credit Unions](#)

Cabrillo Credit Union

[Cabrillo Credit Union](#) was chartered as Border Federal Credit Union in 1955, and since then has grown to include an abundance of services and products as well as new technology.

This credit union, created for Border Patrol Agents and their families, is an active part of the San Diego community and has more than \$200,000 million in assets.

Cabrillo Credit Union has won many awards over the years and currently maintains [more than 20,000 members](#).

Key Factors That Allowed This Credit Union to Rank as a Top Credit Union in San Diego, CA

The list below highlights some important reasons Cabrillo was selected as one of the best San Diego County credit unions.

[Savings Accounts](#)

Members of Cabrillo Credit Union are required to open a savings account for their membership, and these accounts have many benefits. As all-purpose accounts, there are no monthly service fees, and they can be used to save for anything, whether short or long-term.

Savings Rates as of May 1, 2016		
Type	Rate	APY
Savings	0.05%	0.05%
Young Explorers	0.05%	0.05%
SOCAL	0.05%	0.05%
Holiday Club	0.05%	0.05%

Image Source: [Cabrillo Credit Union](#)

Users receive 24-hour access to savings account funds via a Cabrillo ATM card, and account holders can take advantage of free, unlimited access to more than 30,000 worldwide ATMs, which are part of the CO-OP network.

Members also have the option to participate in the Holiday Club Account, which helps members save by automatically transferring a specific amount from their checking account each month.

eBranch

The eBranch is the online service center of Cabrillo Credit Union, featuring the convenience of visiting a location, wherever you might be in the world. Along with being able to view all of your account information and do basic transactions, eBranch capabilities include:

- Simple account transfers between Cabrillo and outside accounts
- Quick-access Bill Payment
- Account alerts
- The ability to read or send secure emails to the credit union
- Options to place a stop payment or view cleared checks
- Loan applications
- Full account aggregation so users can see information for all of their Cabrillo accounts in one location

Free Online Bill Payment

So members can save time and money there is Free Online Bill Payment, which lets users not only pay their bills online or from their mobile device, but

they can also view their bills online with the eBills option, rather than receiving paper statements.

Online Bill Payment options from Cabrillo include:

- Set up recurring and future payments to pay bills with fixed amounts, such as a house or car payment
- On-demand bill pay is ideal for those payments where the amount may change
- Same day payments can be made with expedited options
- Person-to-person payments are sent securely by email
- Gift Pay allows members to send a check as a gift through the Cabrillo Online Bill Payment service

Loan Discounts

Cabrillo offers benefits for their members that use the credit union as a resource for their loans. One benefit is a program that lets Cabrillo meet or beat auto loan offers from other financial institutions. If members bring the offer into Cabrillo in writing, the credit union will meet or beat the rate, or give that person \$50.

When members do obtain an auto loan through this pick for one of the best San Diego Coast credit unions, they can take advantage of payment flexibility and Skip-A-Payment options.

If you have your paycheck directly deposited to your Cabrillo checking account and pay your loan with an automatic transfer, you may be [eligible for a 1.5%% discount](#) off loan interest rates.

[Don't Miss: Best Credit Unions in Dallas, Texas | Ranking | Review of the Best Credit Unions in Dallas](#)

California Coast Credit Union Review

Founded under the premise of “people helping people,” [California Coast Credit Union](#) was established in 1929, making it the oldest credit union in San Diego. Founded by educators and employees of Solar Aircraft, today California Coast includes members from throughout the San Diego Metro as well as Southern Riverside County.

California Coast maintains 22 branches, [\\$2 billion in assets and has more than 140,000 members](#). Accessibility is offered through Cal Coast Online, which is a shared branch network including more than 5,000 credit union locations, 2,000 self-serve locations, and more than 30,000 nationwide, surcharge-free ATMs.



Image Source: [Top Credit Unions in San Diego](#)

Key Factors Considered When Ranking This Credit Union as a Top Credit Union in San Diego

The list below highlights reasons California Coast was selected as a top credit union in San Diego.

Cal Coast Loyalty Rewards

One of the signature offerings from this leader among credit unions in San Diego, CA, is their Cal Coast Loyalty Rewards program. Every member is automatically enrolled in this free program, and it allows them to earn points for the accounts and services they're already using, including checking accounts, loans and direct deposit.

On the 27th of each month, members are rewarded points based on their activity that month. They can then redeem those points for rewards whenever

they choose. Some of the possible rewards include a credit toward monthly fees on checking accounts, credits for out-of-network ATM usage, or mortgage processing fee credits.

Free Checking

Cal Coast offers many checking account options, including a free checking account.

Free Checking offers users abundant benefits with a minimum deposit of only \$25. Along with no monthly maintenance fees, the Free Checking option includes the following advantages:

- Free access to 30,000 CO-OP ATMs around the country
- Unlimited check writing
- Overdraft protection is available
- Courtesy pay and debit card courtesy pay are available
- Free branch transactions
- Free online and mobile bill pay
- Free eStatements
- Free Cal Coast Online
- Free mobile banking, mobile deposit, bill pay and send money features

Financial Workshops

Available to members of this leading credit union in San Diego are many financial workshops. They're hosted by team members of the credit union as well as outside partners, and they're free.

These workshops are designed to help members take the guesswork out of finances, budgeting and planning, regardless of their goals.

One of the recent workshops includes "Paying for College," presented by Sallie Mae, but topics cover the spectrum of personal finances.

Retirement Planning and Investments

This credit union in San Diego offers an array of financial services, including retirement planning and investment services, where members can work with qualified financial advisors at a personal level.

The experienced financial advisors are located at Cal Coast branch locations, and some of the areas they work in include:

- Strategies to maximize retirement earnings
- Tax-deferred investments
- Mutual funds
- Traditional and Roth IRAs
- Annuities
- Rollover strategies
- Life insurance
- Education funding
- Retirement analysis and funding

[Related: Best Credit Unions for Business | Ranking | Review of the Best Credit Unions That Offer Business Accounts](#)

Miramar Federal Credit Union Review

[Miramar Federal Credit Union](#), also known as MFed, is a San Diego federal credit union initially [founded in 1952](#) to serve the needs of people associated with the Naval Air Station.

MFed continues to serve active and retired military members around San Diego County, as well as their families. The mission of MFed is to help members of the armed forces, active or retired, and their families create financial independence.

To join, [members can also be civilian employees](#) of the U.S. Marine Corps Air Station, Miramar, San Diego, or a contractor or employee of contractors who regularly work at MCASM under contract with the government.

Key Factors Leading Us to Rank This Credit Union as a Top Credit Union in San Diego

Below are details of why Miramar was included as a pick for a best federal credit union in San Diego.

Refer-A-Friend

One of the signature benefit programs from Miramar, a selection for the best credit union in San Diego, is their Refer-A-Friend program. Under this, members can refer as many friends as they want to MFed, online or in the branch.

The member must simply complete a coupon and give it to a friend or family member who isn't a current member of the credit union. Once that member joins and opens a savings account and Kanasa Cash or Cash Back Checking account, [both parties receive \\$100](#).

Participants can also have a donation made in their name to local organizations, instead of the referral incentive.

Auto Loans

Miramar is a San Diego credit union with auto loan options that are designed to simplify the car buying experience. Members can apply for a loan directly through MFed before ever visiting a dealership, and usually, loan rates are better than what's offered by the dealer.

Benefits of auto loans from MFed include:

- Competitive, low rates for the purchase of both new and used vehicles
- Budget-friendly repayment options
- 100% financing is available
- Used cars that are three years old or less may qualify for the rates of new cars
- There are refinancing options available for loans from other institutions
- Free pre-approvals from MFed offer members more buying power during the negotiation process
- Loan decisions are made locally and processed locally

Also part of the experience for auto loan holders from MFed is access to the AskAuto App, which lets users compare vehicles, get information on loans and submit loan applications, all from a mobile device.

Skip-A-Payment

Miramar strives to provide loan options and other services that are convenient, and where the focus is always on the needs of the member.

In line with those concepts, MFed offers the Skip-A-Payment program, which lets members skip a loan payment once every 12 months, during the month of their choice.

Most MFed loans are eligible, as long as members aren't over their approved limit and all loans and Miramar accounts are in good standing. When

members use the program, their loan term is extended one month, and they continue paying regular payments the following month.

Life Stages

This San Diego federal credit union offers ample financial education resources and guides, and their website includes an education section called “Life Stages.”

The guides are broken down by the various life stages members go through, and they feature not only educational resources but also referrals to the right Miramar products for these steps.

Some of the Life Stages include military life, college life, starting a career, getting married, buying a home, having kids and retirement.

[Popular Article: Top Credit Unions in Austin | Ranking | Review of the Best Austin Credit Unions](#)

Mission Federal Credit Union Review

[Mission Federal Credit Union](#) is a not-for-profit cooperative with a mission of earning trust, investing in the success of members, and caring for the community. Mission Fed [opened in 1961](#) and since that time has grown to offer everything from checking and savings accounts to insurance and investment services.

Branches of this San Diego federal credit union are found throughout the county, including in Carlsbad, Chula Vista, Encinitas, Oceanside, and other areas in the San Diego Metro.

Key Factors That Enabled This Credit Union to Rank as a Top Credit Union in San Diego

Detailed below are key reasons Mission Federal was selected among the picks for the best credit union in San Diego.

Home Loans

Mission Federal offers many home loan and refinancing options for homebuyers, all with the importance of matching members with the right loan at the forefront of services.

When members come to Mission Federal for their home loan needs, they receive the highest level of personalized service, as well as the following benefits:

- Applications are fast, easy, and can be completed online
- After applying, members can receive an answer in a matter of minutes
- Competitive rates are offered including fixed options and adjustable-rate mortgages
- Also available are refinance and cash out loans
- There are low down payment options
- First-time homebuyer programs

Many members also find the home loan options from Mission Fed advantageous because they can avoid the high fees from other institutions, and any fees that are charged are done in a transparent way.

MISSION FED
LOAN OPTIONS

AUTO LOANS	CREDIT CARDS	MORTGAGES	HOME EQUITY LINE OF CREDIT (HELOC)	COMMERCIAL REAL ESTATE
<p>New Bottom Line Rates Every Day</p> <p>Flexible terms up to 72 months and up to 100% financing</p>	<p>No annual fee for Platinum or Classic</p> <p>Free Mission Rewards Program</p> <p>No balance transfer fee for the first two billing cycles</p>	<p>Competitive fixed and adjustable rates</p> <p>Purchase and refinance/cash out</p> <p>Low down payment and no closing costs options</p>	<p>Borrow up to 100% of your home's value</p> <p>Convenient access with a HELOC Card or checks</p> <p>No closing costs</p>	<p>Competitive interest rates and fees</p> <p>Loan amounts up to \$5 million</p> <p>No prepayment penalty</p> <p>Visit MissionFed.com/commercial-real-estate-lending</p>

**Apply online,
visit any Mission Fed Branch
or call 800.500.6328**

All loans and accounts are subject to approval.

MISSION FEDERAL CREDIT UNION | **NCUA** | **LENDER**

MEMBERSHIP BACKED BY NCUA

Image Source: [Mission Federal Credit Union](#)

Platinum Debit Card

Members of this federal credit union in San Diego can take advantage of the Platinum Debit Card when they sign up for a checking account. This MasterCard carries no monthly usage fee, as well as many security and protection features.

Members can store and use their Mission Fed Debit Card on Apple Pay and Samsung Pay to make secure, easy payments at participating merchants, and all purchases can be tracked online with Mission Fed online banking.

With the Platinum Card, users can also earn special discounts and purchase protections, as well as having access to MasterCard ID Theft Alerts.

Free Mission Rewards

A signature offering from this contender for the best credit union in San Diego is their Free Mission Rewards program. With Free Mission Rewards, which is a credit card program, there is no annual fee and points add up quickly.

You can add the program to a Mission Fed Platinum or eligible Classic Credit Card, and some of the reward options include cash back, gift cards, airline tickets, hotel stays, local sports and theater tickets, and more.

Participants can also support a local school by donating their Mission Rewards points.

Overdraft Options

Mission Federal Credit Union understands that emergencies and unexpected situations do occur, and sometimes members might not have enough money in their checking account to cover certain charges.

With Mission Debit Card Privilege, the credit union may authorize PIN and signature-based debit card purchases, even if there are insufficient funds.

There are no enrollment fees, and no fees are charged unless a member uses the service and the transaction results in a negative balance that's more than \$10.

With the Mission Courtesy Pay services, members are extended funds if they maintain an account in good standing. When funds aren't available, the service may pay checks and Automated Clearing House (ACH) items.

[Read More: Top Ranked Best Credit Unions in America | Ranking & Reviews | Best U.S. Credit Unions](#)

To browse exclusive reviews of all the top rated credit unions in San Diego, California, please click on any of the links below.

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 - [San Diego Firefighters Federal Credit Union](#)
 - [San Diego Metropolitan Credit Union](#)
 - [USE Credit Union](#)
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Conclusion—Top 11 Credit Unions in San Diego

Building a stable financial future is highly dependent on the resources you have at your disposal. That's one of the reasons so many consumers opt to become members of a local credit union.

The members own the credit unions, and they offer rewards instead of using profits in other ways. These rewards include everything from low interest rates on loans to high dividends on savings accounts.

The above list represents some of the best credit unions in San Diego. Each has a long history in the San Diego area spanning many decades. These picks for the top credit unions in San Diego, CA, also reflect, along with longevity and reputation, a real dedication to their members.

Each of the names on this ranking of the best credit unions in San Diego also signifies excellent products, customer service, and the advanced technology and customer service today's modern consumer has come to expect in any financial institution.

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