

Kern Federal Credit Union's array of convenient services provide easy access to your accounts any time from anywhere. With online and telephone services available 24-hours a day, managing your money has never been easier.

SERVICES

Online Banking

Turn your home or office into your personal Kern FCU branch with our easy Online Banking service. Enjoy the convenience of having your accounts at your fingertips 24/7. All you need is computer access and you can view your accounts and statements, transfer funds, and make online loan payments whenever the time is right. Take a second to sign-up and save hours each month.

Bill Payment

Opt for free Online Banking and you can experience the security, convenience and benefits of Kern's electronic bill payment service. Use Bill Pay to pay one-time bills or set up a recurring payment schedule. Never make a late mortgage payment again! Bill Pay is also a great way to pay auto loans, make monthly credit card payments or pay for home utility services. Save on postage, reduce check writing and never pay late fees again. Just point, click and pay.

MasterMoney Debit Card

Use your MasterMoney debit card anywhere MasterCard is accepted. Forget about bringing your checkbook or running out of cash, Kern's debit card will take the place of both. Just swipe your card and funds are automatically deducted from your checking account.

TellerPhone

If you're not near a computer or can't get in to the branch, just pick up the phone. Kern FCU's TellerPhone service provides the account information you need at the push of a button. Check your account balance, confirm a payment date or make a transaction—it's as easy as making a call. Call TellerPhone at (661) 325-2753.



24-Hour Loans by Phone

Say goodbye to mountains of paper work, Kern FCU members can apply for all consumer loans (other than first mortgages) by phone any time of the day or night. Call Kern FCU at (661) 327-9461 or (800) 336-KERN (5376) and apply for a loan today (or tonight!).

Online Loan Application

Apply for a consumer or mortgage loan whenever it's convenient with Kern FCU's round-the-clock online loan applications. You will receive a response from us before the end of the next business day. Just log on to www.kernfcu.org and click on the Loans Online.

Direct Deposit

Save time while you enjoy the peace of mind of having your paycheck, social security payment or any other regularly scheduled income directly deposited into your Kern FCU account. Skip the traffic or waiting in line at the ATM—set up Direct Deposit today.

Payroll Deduction

Pay yourself first by designating a portion of your paycheck to be electronically deposited into a Kern FCU savings account each payday. Watch your future grow with this special service.

Website

Visit Kern FCU's website for the most up-to-the minute information on everything from interest rates to our youth clubs. Check out our current savings and loan offers or access our expert real estate assistance. Our online loan calculators make crunching numbers easy, whether you're looking at a home mortgage or automobile loan. Our website will arm you with the information you need to be financially successful. Manage your money the easy way at www.kernfcu.org.

ATM Card

Withdraw cash at thousands of network ATMS.

No Cost Access at 25,000 CO-OP Network ATMs

If the back of your ATM card carries the CO-OP Network logo you have access to the largest credit union-only ATM network in the country. This symbol means you have access to the largest credit union-only ATM network in the country. CO-OP Networking membership provides surcharge-free access at 25,000 ATMs throughout U.S. and Canada. CO-OP Network's membership has access to over 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, Pulse and Plus.



To find an ATM within 10 miles of your location, simply log onto www.kernfcu.org and click on ATM locations and you'll find access to the CO-OP ATM locator.



ATM Locations

Downtown Branch
1717 Truxtun Avenue

Fire Department*
5642 Victor Street
Training Room Cafeteria

Beale Library
701 Truxton Avenue
1st floor

Administrative Center
1115 Truxtun Avenue
Main Foyer
Near Cafeteria Entrance

Child Support Services
1300 18th Street
Main Lobby

Human Services*
100 East California Avenue
2nd Floor

Public Services
2700 M Street
Main Foyer

Automall Branch
3001 Auto Mall Drive

Health Department
1800 Mt Vernon Avenue
1st Floor

Sheriff's Department*
1350 Norris Road
Bldg. B Lunch Room

Kern County Superior Court
1415 Truxtun Avenue
1st Floor, Main Entrance,
Near Escalator

Kern Medical Center
1830 Flower Street
1st Floor, Cafeteria

SE Community Center
1600 E. Belle Terrace
Cafeteria

**These ATM locations are limited to employee access only.*



Mission Statement

To provide our members with ownership of a thriving financial institutional in Kern County, delivering extraordinary products, services and value, anytime...anywhere.

Branch Locations

Main 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

KFCU Online Banking
KFCU Bill Pay
www.kernfcu.org

Phone

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

Fax

(661) 327-2646
Member Services

(661) 327-5740
Loan Department

(661) 831-7512
Automall Branch

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

