



 **SDCCU**[®]
ANNUAL REPORT 2025

Federally insured by NCUA



People before profits has always been, and remains, the guiding principle of San Diego County Credit Union (SDCCU). Founded on this commitment, we continue to make decisions rooted in trust, transparency, and what is in the best interest of our members. In 2025, this principle guided every step forward, reinforcing SDCCU's longstanding promise to put members first while navigating a dynamic financial landscape.

During the year, SDCCU remained focused on delivering exceptional service and strengthening the member experience. We leveraged new technologies to help enhance our products and services and make banking even more secure and convenient. We also expanded our exclusive member-only discounts and enhanced member givebacks, supporting the long-term financial well-being of our members, partners, and the communities we serve.

Throughout 2025, our commitment to leadership and community impact never wavered and remained strong through continued support of local nonprofits, financial education initiatives, and participation in hundreds of community events across Southern California. We are proud of the trust our members place in us and the positive impact we made in 2025. As we forge ahead, SDCCU remains committed to improving the financial future and lives of those in our community, today and for generations.

It's not big bank banking. It's better.®

CHAIR'S REPORT

Reflecting on 2025, San Diego County Credit Union is proud of our accomplishments and what we have achieved together—strengthening our financial foundation while deepening the commitment to our members and the communities we serve.

Our strength has always come from a simple but powerful foundation, people helping people. This principle guides every decision we have made and every action carried out across the organization. While market conditions evolved over the past year, SDCCU stayed committed to providing exceptional service paired with valuable products and services for our membership.

Our membership remained strong at over 412,000, reflecting the continued trust placed in SDCCU across the communities we serve throughout Southern California. We also closed the year on solid financial footing with total assets of nearly \$9.3 billion. These results demonstrate disciplined stewardship, careful risk management, adhering to federal and state regulations, and a long-term focus on protecting and growing member value, despite any broader economic shifts.

We continued to invest in what matters most—personalized service, competitive products, digital convenience, and financial education. We strengthened our ability to serve members where and how they choose, while maintaining the high-touch relationships that define the credit union difference. Just as important, we expanded our outreach through community involvement, partnerships, and programs that support financial wellness in local nonprofits, schools, and community services.

SDCCU's performance reflects strong governance and a clear strategic direction. These outcomes are made possible by the dedication of our experienced leadership team and employees who work every day to put SDCCU members first and uphold our trusted values. We are also proud to continue the tradition of being named the BEST Credit Union for the 26th year in a row by the readers of *The San Diego Union-Tribune*!

Looking ahead, the Board of Directors remains focused on resilience, innovation, and community impact. SDCCU will continue to adapt to economic cycles responsibly, invest thoughtfully, and lead with integrity so that the credit union remains your trusted financial partner for generations to come.

Thank you for your continued membership and trust.



Shirley Jackson
Board Chair



PRESIDENT'S REPORT

For more than eight decades SDCCU has been guided by trust, transparency, and accountability—values that continue to strengthen our relationships with members, employees, and the communities we serve. Throughout 2025, our commitment to putting people before profits remained at the heart of every decision we made, and we are proud to have remained focused on delivering meaningful value, providing exceptional service, and making a positive impact for our members.

Safeguarding our members' financial well-being is one of SDCCU's most fundamental fiduciary responsibilities, and one that we take seriously. Your credit union is committed to operating with sound governance, strong capital and disciplined risk management, ensuring long-term strength and stability. SDCCU adheres to all state and federal regulatory requirements and maintains rigorous internal controls, oversight and cybersecurity protections to ensure your financial information remains safe and secure.

As we concentrated our efforts on improving the overall member experience in 2025, we continued to invest in making banking easier, more secure, and more convenient. Our online and mobile banking platforms received upgrades to streamline functionality with enhanced security to ensure our members are always protected. All enhancements were designed with member feedback in mind, reinforcing our promise to operate transparently and responsibly.

Putting our members first also means delivering tangible financial value. Since 2020, SDCCU has helped members save nearly \$4.5 million in closing costs on select home

purchases, returned more than \$4.5 million to SDCCU Cash Rewards VISA® holders, helped our members earn more than 3.4 billion Fly Miles, and saved those who used our convenient CO-OP ATMs more than \$31.5 million in out of network surcharge fees. These tangible member savings reflect our ongoing commitment to operate in a manner that benefits our membership as a whole.

Our commitment to accountability extends well beyond financial services and into the communities where we live and work. In 2025, SDCCU continued to support local nonprofits, welcomed new community partners, and participated in hundreds of events throughout the region. We remained dedicated to improving financial well-being by delivering over 145 financial education presentations to more than 4,550 community members. As one of Southern California's top performing credit unions, San Diego's largest locally owned financial institution, and a proud *Live Well San Diego* partner, SDCCU is committed to our role in empowering individuals to make informed financial decisions.

We are honored to have been recognized for our commitment to service, integrity, and community impact. SDCCU was proud to be named a Top Credit Union in California by *Forbes*, have our community support highlighted as a OneOC Civic 50 Orange County Honoree, and be recognized as a *San Diego Business Journal* Company that Cares. Our corporate social responsibility was recognized nationally with American Business Awards and Hermes Creative Awards for our community impact programs such as Stuff the Bus, Full Bowls, Furever Friends and Lift Up Literacy book drives. We were also proudly voted San Diego's BEST Credit Union for the 26th year in a row in *The San Diego Union-Tribune* Reader's Poll, an honor we owe entirely to the trust and support of our members.

As we look ahead to 2026, SDCCU remains steadfast in our promise to be a trusted financial partner and responsible community leader. We will continue to operate with transparency, hold ourselves accountable to the highest standards, and put our members first.



Teresa Campbell
President/CEO





SDCCU is proud to be a deeply engaged partner in the communities we serve, supporting dozens of chambers of commerce, business associations, and hundreds of nonprofit organizations throughout Southern California each year. Together with our partners, we help create lasting impact through volunteerism, financial support, public awareness, and education that strengthens individuals, families, and local communities.



COMMUNITY IMPACT



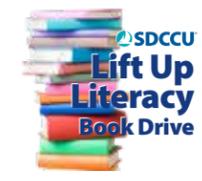
\$117,353

raised in our annual **SDCCU Stuff the Bus** campaign to help students in need in San Diego



An additional **\$5,774**

was collected for students in need in Orange and Riverside counties, in partnership with the Angels Baseball Foundation



A record **16,319**

books were collected and donated to the San Diego County Library, Friends of the Laguna Niguel Library, and Friends of the Murrieta Library through our **Lift Up Literacy** program



Sponsored the **iHeart Rady Children's Giveathon** which raised **\$415,098** and an additional **\$30,683** through SDCCU's **Miracle Month of May** campaign



Raised **\$32,068** for animal rescues and shelters in need through our **Presents for Paws** campaign



3,507 pounds of dog and cat food collected from our **Full Bowls** campaign in partnership with Rancho Coastal Humane Society



254 units of blood collected / over 762 lives saved through **SDCCU Blood Drives**



Over 51,000 pounds of paper collected totaling 435 trees saved at the 2025 **SDCCU Shred Day Event**

1
Team SDCCU

412k
Members

843
Employees



FINANCIAL WELLNESS WEDNESDAYS

COMMUNITY PRESENTATIONS

79 webinars
3,383 attendees

PARTNER PRESENTATIONS

66 presentations
1,174 attendees

TOTAL REACH

145 presentations
4,557 attendees

SDCCU is actively engaged in a wide range of philanthropic efforts focused on strengthening the economic well-being of the communities we serve. Our Financial Wellness Wednesdays initiative is one of several free resources SDCCU offers to promote financial literacy and improve overall financial health.

Each year, SDCCU partners with the San Diego County Library in support of the *Live Well San Diego* initiative to host Financial Wellness Wednesdays presentations covering a variety of topics that help individuals and families build financial confidence.

In addition, SDCCU extends financial wellness education through targeted awareness campaigns and blogs, providing accessible, trusted resources to support informed financial decision making. Learn more at sdccu.com/blog.



SDCCU COMMUNITY INITIATIVES

SDCCU is committed to helping the community make educated financial decisions by delivering some of the BEST financial education, products, and services.

SDCCU CLASSROOM HEROES®

SDCCU proudly honored San Diego County teachers through SDCCU Classroom Heroes, launched in partnership with the San Diego County Office of Education. Each month during the school year, one local San Diego County teacher was honored as a Classroom Hero and given a \$500 Visa® gift card and had their accomplishments featured in a segment on CBS 8 and The CW in San Diego. At a special grand prize event hosted in the SDCCU Live Studio at iHeartRadio in San Diego on June 20, 2025, Ingrid Medrano of Rancho de la Nación Elementary School randomly selected the winning box and was awarded a five day luxury staycation at Kona Kai Resort!

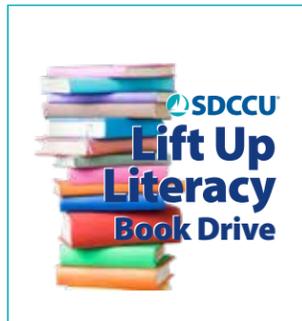




SDCCU STUFF THE BUS

SDCCU once again set students in need up for success this year in partnership with the San Diego County Office of Education, iHeartRadio stations in San Diego, and Jersey Mike's, through its Stuff the Bus initiative. More than 23,000 school-aged children who were identified as homeless across San Diego County received backpacks and school supplies heading into the new school year as a result of the generosity of our members and the community.

- More than \$117,000 raised to support students in need
- 8,850 backpacks filled with nearly 217,140 school supplies donated
- Supplies distributed to 25 school districts and 29 charter schools through San Diego County
- \$5,774 in donations collected in Orange and Riverside counties, supporting students through SDCCU's partnership with the Angels Baseball Foundation.

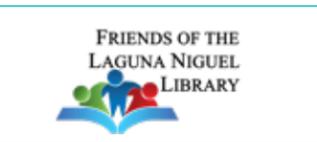


LIFT UP LITERACY

SDCCU proudly partnered with the San Diego County Library (SDCL) to host its third annual Lift Up Literacy book drive, an initiative designed to promote reading and expand access to books throughout San Diego County. Throughout October, members and the community donated new and like-new books at SDCCU branch locations.

This year SDCCU was excited to introduce new partnerships with Friends of the Laguna Niguel Library and Friends of the Murrieta Library to fully support literacy across Southern California.

In total, 16,319 books were collected and donated to fund and support library programs focused on increasing literacy and fostering a lifelong love of reading, particularly in areas facing literacy challenges due to transportation, financial, or technical barriers.



SALUTE TO TEACHERS

SDCCU was proud to celebrate San Diego's finest educators as the presenting sponsor of the 35th Annual Cox Presents: Salute to Teachers event. Held in collaboration with the San Diego County Office of Education and Cox® Communications, the show highlighted the inspiring stories of this year's San Diego County Teachers of the Year.

This year's local teacher nominees, recognized by their districts as teachers of the year, were selected based on student achievement, professional development and community involvement, teaching philosophy and personal style, knowledge of educational issues and trends, promotion and development of the teaching profession, school culture, and ability to serve as ambassadors of education.

Greg Hinchliff

Bonsall High School
Bonsall Unified School District

Miguel Marin

Granger Jr. High School
Sweetwater Union High School District

Corina Martinez

Pioneer Elementary School
Escondido Union School District

Allison Schmitt

Solana Pacific Elementary
Solana Beach School District

Kevin White

De Portola Middle School
San Diego Unified School District



2025 IN REVIEW

In 2025, delivering exceptional service and value to our members was a top priority. Throughout the year, our teams remained focused on improving products, services, and experiences that help our members achieve their financial goals while reinforcing the trust they place in us every day.

INTERNET BRANCH ENHANCEMENTS

In 2025, SDCCU delivered several enhancements to the sdccu.com website, including security updates to key digital experiences and online forms. These improvements have helped streamline member interactions while strengthening data protection across the site.

Additional performance enhancements were made to sdccu.com to increase site speed and optimize search engine visibility, supporting a faster, more reliable digital experience.

SDCCU also made several improvements to online and mobile banking platforms that provided streamlined functionality and enhanced security. In-app ratings were introduced within the SDCCU mobile application to prompt members for feedback to improve online banking services. These efforts contributed to the SDCCU mobile app earning an outstanding 4.8-star rating in the Apple App Store, and a 4.5-star rating in the Google Play Store, reflecting strong member satisfaction and trust in our digital banking services.

The Internet Branch Bill Payer Plus® service was updated to provide enhanced security and a more intuitive and engaging bill payment experience. Virtual card payment was added as a method for bill payments within Bill Payer Plus® to help speed up transaction times and minimize the risk of lost checks or fraud.

Finally, enhancements were also made to the third-party service that SDCCU utilizes to allow members seamless connectivity to data aggregation services to connect to personal financial management applications.

MEMBER BENEFITS

In 2025, SDCCU continued to put members first by delivering exceptional benefits, innovative banking solutions, low fees, competitive rates, and generous member givebacks.

- More than **30.3 million points earned**, which equates to more than **32,900 gift cards of \$100** through our SDCCU Visa Signature Rewards®
- Over **\$768,000** back in the hands of members who use our SDCCU Cash Rewards Visa Platinum—more than **\$9.8 million** since the start of the program in 2011
- **268 million miles** earned through the SDCCU Visa Platinum with Fly Miles Plus®
- Our members saved more than **\$9.1 million** in out-of-network ATM fees using our surcharge-free CO-OP ATMSM network
- Exclusive member discounts and savings available in Internet Branch online and mobile banking, offering notable discounts on attractions, hotels, and travel. Nearly, 3,400 members took advantage of the LEGOLAND Buy One, Get One Free ticket offer.

TREASURER'S REPORT

2025 was a year of steady performance and continued progress for SDCCU as we remained focused on serving as a trusted, responsible financial partner to our members and the communities we serve. Membership remained strong at over 412,000 members, and the credit union closed the year with nearly \$9.3 billion in total assets.

SDCCU's financial performance reflects conservative monetary management practices and transparency in decision making. Return on assets remained healthy at 88 basis points for the year, and net capital as of December 31, 2025 was over 20%, which is nearly three times the 7% minimum capital level required to be considered "well capitalized" by the National Credit Union Administration (NCUA). These results demonstrate our commitment to prudent lending and responsible financial management in a dynamic economic environment.

Transparency and accountability remain central to how the credit union operates. The SDCCU Board of Directors and leadership are committed to making informed financial decisions that support the organization's mission to ensure our members can continue to place their trust in SDCCU for years to come.

As we look ahead, SDCCU is financially sound and well-positioned for continued success in 2026 and beyond.



Ken Van Riper
Secretary / Treasurer



SUPERVISORY COMMITTEE'S REPORT

The SDCCU Supervisory Committee is made up of volunteer members who independently evaluate the strength, safety and soundness of SDCCU's operations and activities. The Committee's primary focuses are to ensure that an independent audit is performed annually, the account balances of the membership are verified, adequate policies and procedures exist to protect the credit union's resources, governing regulations and policies and procedures are properly followed and that the financial statements reflect SDCCU's results of operation.

The Supervisory Committee collaborates with internal auditors, the Board of Directors, the President & CEO and employees of SDCCU to ensure that the credit union's assets are safeguarded by upholding policies, procedures and regulatory requirements. The Supervisory Committee retained the services of a large national audit firm, to perform an audit of SDCCU's financial statements. The annual audit of SDCCU's financial statements ensures that they represent fairly, in all material respects, the financial position and results of operations of SDCCU in conformity with U.S. Generally Accepted Accounting Principles.

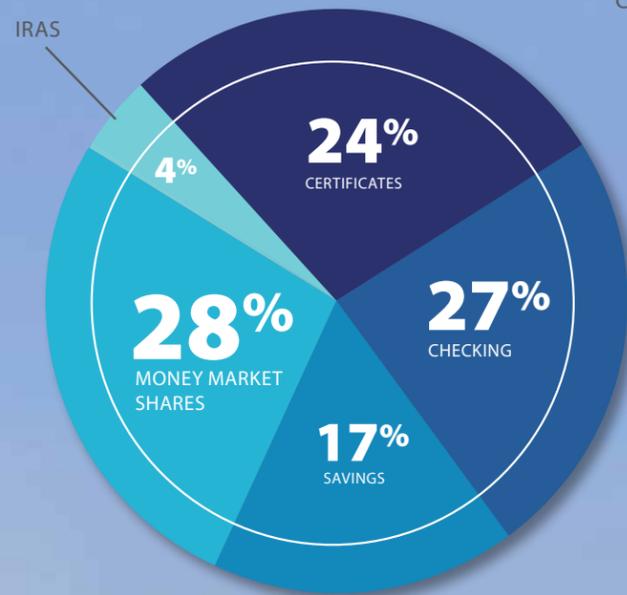
The Supervisory Committee has again determined that SDCCU is a strong financial institution. We thank the Board of Directors, management and staff for their cooperation and commitment to sound financial practices.



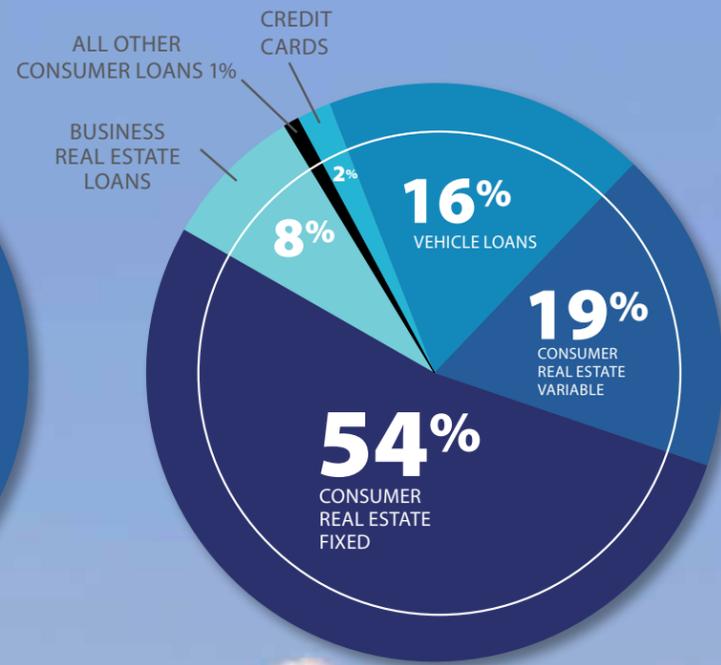
David Wornor
Supervisory Committee Chair



2025 FINANCIALS



COMPOSITION OF DEPOSIT PORTFOLIO



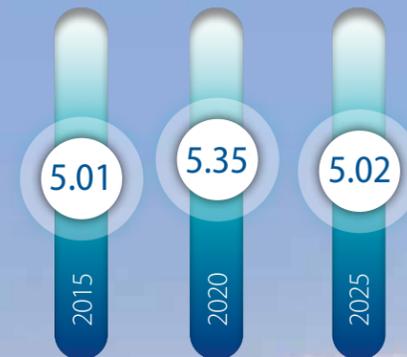
COMPOSITION OF LOAN PORTFOLIO



DEPOSITS (IN BILLIONS)



ASSETS (IN BILLIONS)



GROSS LOANS (IN BILLIONS)



CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

December 31, 2025 (unaudited)

ASSETS

Cash and cash equivalents	\$1,651,467,307
Assets in process of liquidation	215,943
Accounts receivable	2,856,353
Investments	
Available-for-sale	2,373,068,650
Held-to-maturity	0
Other	17,250,000
Loans and leases to members, net	4,977,985,238
Loans held for sale	1,586,511
Accrued interest receivable	19,383,470
Property and equipment	49,165,136
NCU Share Insurance Fund deposit	70,764,043
Other assets	122,861,598
Total Assets	\$9,286,604,249

LIABILITIES, SHARES AND MEMBERS' EQUITY

Liabilities	
Borrowed funds	\$265,000,000
Accrued expenses and other liabilities	63,223,449
Total Liabilities	\$328,223,449
Shares	
Members' shares	\$7,476,048,673
Non-Member deposits	0
Total Shares	\$7,476,048,673
Members' equity	
Retained earnings, substantially restricted	\$1,866,594,209
Accumulated Other Comprehensive Income/(Loss)	(384,262,082)
Total Members' Equity	\$1,482,332,127
TOTAL LIABILITIES, SHARES AND MEMBERS' EQUITY	\$9,286,604,249

CONSOLIDATED STATEMENT OF INCOME AND COMPREHENSIVE INCOME

December 31, 2025 (unaudited)

INTEREST INCOME

Interest on loans and leases to members	\$200,139,005
Interest on investments and cash equivalents	83,697,855
Total Interest Income	\$283,836,860

INTEREST EXPENSE

Dividends on members' shares	\$73,688,255
Interest on borrowed funds	13,922,583
Total Interest Expense	\$87,610,838

NET INTEREST INCOME

\$196,226,022

PROVISION FOR CREDIT LOSSES

0

NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES

\$196,226,022

NON-INTEREST INCOME

Fees and other income	82,550,915
Total	\$278,776,937

GENERAL AND ADMINISTRATIVE EXPENSES

Salaries and benefits	\$107,655,814
Other general and administrative expenses	3,547,716
NCUSIF & Corporate Stabilization Assessments	0
Professional and outside services	24,017,190
Occupancy	47,115,854
Marketing, promotional and dues	6,704,114
Loan processing/servicing	8,510,018
Total General and Administrative Expenses	\$197,550,706

NET INCOME

\$81,226,231

AWARDS & RECOGNITION



SDCCU Named Best Credit Union

For the 26th year in a row, SDCCU was voted BEST Credit Union in *The San Diego Union-Tribune* Readers Poll. We were also voted BEST in the Auto Loan Provider, Financial Planner, Mortgage Provider, and Place to Work categories. This recognition reflects our ongoing commitment to providing outstanding products and service to our members every day.



SDCCU Ranked a Top Credit Union in California by Forbes

SDCCU is honored to be named a Top Credit Union in California by *Forbes*. The list, curated by *Forbes* in partnership with Statista, was based off surveys from over 30,000 U.S. residents who were asked to evaluate financial institutions based on criteria including customer service, financial advice, fee transparency, branch services, trust, and more.

SDCCU was recognized as the **Best Credit Union** in multiple publications.



SDCCU was also acknowledged with the following awards:

- **Newsweek Best Regional Credit Union 2025**
- **San Diego Business Journal SD 500 Most Influential People: Teresa Campbell**
- **SD Metro 2025 San Diego's Top Marketing Executives: Nathan Schmidt**
- **SD Metro 2025 Men of Influence: Nathan Schmidt**
- **2025 dotCOMM Awards:**
 - Gold Award SDCCU Classroom Heroes - Digital Marketing & Communications Campaigns, Integrated Marketing
 - Honorable Mention The LOCAList Walk the Block - Digital Marketing & Communications Campaigns, Brand Awareness Campaign
- **OneOC Civic 50 Orange County Honoree**
- **Gold Stevie Award for Great Employers**
- **San Diego Business Journal Companies That Care**
- **23rd Annual American Business Awards®:**
 - Silver Stevie Award, Communications/PR Campaign of the Year - Community Relations, Lift Up Literacy
 - Silver Stevie Award, Achievement in Corporate Responsibility - SDCCU Stuff the Bus
- **2025 Hermes Creative Awards:**
 - Platinum Award: SDCCU Stuff the Bus Campaign - Strategic Campaigns | PR/Communications | Corporate Social Responsibility Program
 - Gold Award: SDCCU Full Bowls Campaign - Strategic Campaigns | PR/Communications | Corporate Social Responsibility Program
 - Honorable Mention: SDCCU Community Impact Commercial - Electronic Media | Social Media/ Interactive Media | Public Relations
 - Honorable Mention: SDCCU Furever Friends Program - Strategic Campaigns | PR/Communications | Corporate Social Responsibility Program
 - Honorable Mention: SDCCU Lift Up Literacy Campaign - Strategic Campaigns | PR/Communications | Corporate Social Responsibility Program
- **Financial Resources Group Highest Program Net New Asset Advisory Award: Susan Fargo**
- **2025 San Diego's Best and Brightest in Wellness - National Association for Business Resources**

COMING IN 2026

As we reflect on the accomplishments of 2025, we remain grounded in what matters most—our members. Committed to transparency and trust, SDCCU continues to listen and enhance our offerings to meet the evolving financial needs of our members. Looking ahead to 2026, we remain focused on being the safe, sound, and reliable financial partner we have always been. We will continue to enhance products, services, and experiences that put members first and support their long-term financial well-being. Our focus for 2026 includes:

- Continued investment in local schools, students, and educators through SDCCU Classroom Heroes, SDCCU Stuff the Bus, Salute to Teachers, and financial education
- Ongoing sponsorship and support of local nonprofit organizations that strengthen and uplift our communities
- Expanded access to complimentary financial education, tools, and resources to support the financial well-being of our members, partners, and community
- Growth of exclusive, member-only benefits and enhanced discount programs
- Continued improvements to Internet Branch online and mobile banking:
 - A refreshed and improved user interface
 - Ongoing advancements to security features and protections

Visit us online at sdccu.com and follow us on social media (@SDCCU) to stay up to date on the launch of new products and services, and to see how we are making a positive impact in our communities.



MEMBER SERVICES

ACCOUNTS

- Certificates
- Checking
- IRAs: Traditional, Roth and Coverdell
- Money Market
- Savings
- teenFIRST®

ACCOUNT SERVICES

- Direct Deposit
- Fly Miles Plus® Reward Program
- Overdraft Protection
- Visa® Debit Card
- Wire Transfers

VEHICLE LOANS

- Auto Loans
- Motorcycle Loans

HOME & PERSONAL LOANS

- Home Equity Lines
- Home Equity Loans
- Home Loans
- SDCCU® Class Cash Loans
- Share or Certificate Secured Loans
- Signature Loans
- Visa Credit Cards

INSURANCE

- Accidental Death and Dismemberment Insurance
- Mechanical Breakdown Insurance
- SDCCU Insurance Services Via InsureOne

eSERVICES

- Apple Pay®
- Defer-A-Pay
- eNotices, eTaxForms and eReceipts
- eStatements
- Fraud Text and Email Alerts
- Internet Branch Online and Mobile Banking
- Loan Applications
- Mobile Payments
- New Account Applications
- Online Bill Pay - Bill Payer Plus®
- SDCCU Easy Pay
- SDCCU Mobile Deposit
- SMS Text Banking
- Touch Tone Teller - Automated Phone Banking

BUSINESS SERVICES

- ADP® Payroll Services
- Certificates
- Checking
- Clover®
- Commercial Real Estate Loans
- Money Market
- Savings
- SEP IRAs
- SDCCU Mobile Deposit
- Sweep Savings
- Vehicle Loans
- Visa Credit and Debit Cards

PAYMENT & PRODUCT PROTECTION

- Credit Life Protection
- Credit Disability Protection
- Disability Payment Protection
- Guaranteed Asset Protection (GAP)
- Life Payment Protection
- LoJack®
- Unemployment Payment Protection

ADDITIONAL PRODUCTS AND SERVICES

- BALANCE™ Financial Fitness
- Educational Webinars
- Estate Planning with Legal Karma
- Exclusive Member Discounts
- Financial Counseling
- Safe Deposit Boxes (select locations)
- SDCCU Investment Services®¹
- Signature Auto Buying Services
- TurboTax® Online™™
- Visa IDNavigator through NortonLifeLock™

ACCESS

- 24/7 Internet Branch Online and Mobile Banking
- Many Convenient Full-Service Branch Locations
- Convenient Weekday Hours, with Most Branches Open Saturdays
- 30,000 Surcharge-FREE CO-OP ATMs

BRANCH LOCATIONS

SAN DIEGO COUNTY

BALBOA/GENESEE
5407 Balboa Avenue
Suite 420
San Diego, CA 92111

CARLSBAD
2530 El Camino Real
Carlsbad, CA 92008

CARMEL MOUNTAIN
12330 Carmel Mountain Road
Suite C-1
San Diego, CA 92128

CHULA VISTA
303-1 H Street
Chula Vista, CA 91910

COLLEGE AREA
6145 El Cajon Boulevard
Suite 3D
San Diego, CA 92115

DEL MAR
12980 Carmel Country Road
Suite C-100
San Diego, CA 92130

EASTLAKE
2280 Otay Lakes Road
Chula Vista, CA 91915

EL CAJON
312 W. Main Street
El Cajon, CA 92020

ENCINITAS
501 N. El Camino Real
Encinitas, CA 92024

ESCONDIDO
1875 S. Centre City Parkway
Suite F
Escondido, CA 92025

ESCONDIDO CIVIC CENTER
150 E. Valley Parkway
Escondido, CA 92025

KEARNY MESA
5500 Overland Avenue
Suite 190
San Diego, CA 92123

LA COSTA
7630 Via Campanile
Suite 138
Carlsbad, CA 92009

LA MESA
8555 Fletcher Parkway
Suite 101
La Mesa, CA 91942

MIRA MESA
6705 Mira Mesa Boulevard
San Diego, CA 92121

MISSION VALLEY
2245 Fenton Parkway
Suite 107
San Diego, CA 92108

NATIONAL CITY
2525 E. Plaza Boulevard
National City, CA 91950

NORTH PARK
3180 University Avenue
Suite 100
San Diego, CA 92104

OCEANSIDE
625 College Boulevard
Oceanside, CA 92057

PACIFIC BEACH
1664 Garnet Avenue
San Diego, CA 92109

POWAY
14099 Stowe Drive
Poway, CA 92064

RANCHO BERNARDO
11965 Bernardo Plaza Drive
Suite 169
San Diego, CA 92128

RANCHO PEÑASQUITOS
13179 Black Mountain Road
Suite 3
San Diego, CA 92129

SAN MARCOS
790 W. San Marcos Boulevard
San Marcos, CA 92078

SAN YSIDRO
2036 Dairy Mart Road
Suite 130
San Ysidro, CA 92173

SANTEE
286 Town Center Parkway
Santee, CA 92071

SCRIPPS RANCH
9974 Scripps Ranch Boulevard
San Diego, CA 92131

SOLANA BEACH
677 Lomas Santa Fe
Solana Beach, CA 92075

SPORTS ARENA
3455 Sports Arena Boulevard
Suite 120
San Diego, CA 92110

UTC REGENTS
7708 Regents Road
San Diego, CA 92122

VISTA
1475 W. Vista Way
Vista, CA 92083

ORANGE COUNTY

ALICIA PARKWAY
27280 Alicia Parkway
Suite A
Laguna Niguel, CA 92677

COSTA MESA
2300 Harbor Boulevard
Suite A-1
Costa Mesa, CA 92627

LAGUNA NIGUEL
32341 Golden Lantern
Suite A
Laguna Niguel, CA 92677

MISSION VIEJO
23982 Alicia Parkway
Mission Viejo, CA 92691

YORBA LINDA
4971 Lakeview Avenue
Yorba Linda, CA 92886

RIVERSIDE COUNTY

MURRIETA
25165 Madison Avenue
Murrieta, CA 92562

TEMECULA
31693 Temecula Parkway
Temecula, CA 92592

TEMECULA NORTH
29097 Overland Drive
Temecula, CA 92591

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