With passion and authenticity, Wheelhouse Credit Union puts our Members and the San Diego community first. Through highly competitive loan products, including energy efficient loans, to comprehensive deposit accounts to retirement planning, we commit every day to providing resources Members need to succeed. Our commitment extends beyond direct Member support with an unwavering devotion to the sustainability and health of San Diego.
Letter from the President & CEO

As a Member-focused not-for-profit financial institution serving San Diego for over 85 years, Wheelhouse Credit Union is dedicated to providing value, convenience and highly-personalized service to those who live and work in our community. We are best known for our commitment to helping our Members and our beautiful city thrive. We do so by offering a full-suite of consumer products, as well as delivering on our pledge to support San Diego’s binding commitment to switch to 100% clean energy. Our award winning Energy Efficient Loan products and EE Resource Center, as well as our sustainability efforts and outreach, make us the perfect Credit Union for conscientious San Diegans.

Knowing our Credit Union reflects the distinct values and manners that make San Diego special, we honor the exemplification of our Wheelhouse name—a place or situation in which one is advantageously at ease. For us, that includes a culture focused on supporting Members and serving within our community directly and through philanthropy and volunteerism. Our network and resources, built on a profession of servitude, provides our Members with the support they need to achieve financial success. We are San Diego Made and proud.

We developed this Impact Report to highlight and share some of the many ways our collective efforts support our community, empower San Diegans, and encourage our Team to do extraordinary things for Members.

All the best,
Lisa Paul-Hill
Our Story

In 1934, our Credit Union was formed by a group of City of San Diego employees determined to provide reliable, convenient and cost effective financial services to those who serve our community. We are San Diego Made. Now, 85+ years later, we continue to be an integral part of the San Diego ecosystem. As the second oldest credit union in San Diego, we have grown with our City, developing programs that positively impact our Members, our employees, our community, and our planet.
Our Members

Wheelhouse Credit Union is dedicated to providing value, convenience and highly-personalized service to those who live and work in our community. We are best known for our commitment to helping both our Members and our beautiful city thrive.

From city employees to scientists to those who serve our community, our Members are conscientious San Diegans who appreciate our pledge to support our city’s commitment to switch to 100% clean energy through sustainability efforts and outreach. Our services, including our award-winning Solar Loan products, give our members the tools they need to personally make a positive impact locally while thriving financially.

Everything we do and every organization we support focuses on helping our Members, providing a positive impact in our community, and helping our beautiful City thrive.

Lisa Paul-Hill, President & CEO

Our Employees

Our Employees Matter

At Wheelhouse Credit Union, we know that our employees are our greatest asset. We value individual contributions and encourage collaboration amongst our team. Each and every employee at our Credit Union was carefully selected to serve our Members with enthusiasm and pride. We attract and retain the best, consistently offering training opportunities, encouragement and recognition throughout the year.
San Diego’s Leader in Solar & Energy Efficient

Wheelhouse Credit Union takes great pride in being the #1 Solar Financing Lender in San Diego and proudly works with over 100 installers to help homeowners significantly reduce their electric bill, increase the value of their home and help the environment.

From financing complete Solar Systems, to Solar Batteries, to Xeriscape Landscaping, to Energy-efficient Cars, our experts are positioned to help consumers navigate through the process and make decisions that best meet their individual needs.

As conscientious San Diegans ourselves, we know that together we can significantly reduce our carbon footprint, lessen greenhouse gases and decrease our dependence on fossil fuel. We also know that renewable energy improves public health.

With an average of 266 sunny days a year, San Diego has the perfect weather to source renewable energy to cover our needs. In fact, many solar owners find that their system produces more power than they actually use, initiating more and more people to invest in solar batteries to store their excess energy. Being a leader in the field allows us to provide a full-suite of energy efficient products and services, which can start with something as simple as financing energy efficient appliances to financing a comprehensive energy efficient project that permits homeowners to live completely off the grid.

We are San Diego Made and care deeply about the health and well-being of our community. We are very proud of our Energy Efficient Program and appreciate the opportunity to share our expertise in this field.

For more information visit our Energy Efficient Resource Center at WheelhouseCU.com/energy-efficient-resource-center

Financing We Support Throughout San Diego:

- Solar System
- Solar Battery System
- Energy-Efficient Windows
- Roofing
- Xeriscape Landscaping
- Energy-Efficient Appliances
- Heating & Air Conditioning
- Car Charging Systems
- Energy-Efficient Cars
Make-A-Wish® Trailblaze Challenge
Wheelhouse Credit Union is proud to support the Trailblaze Challenge® San Diego (TBCSD), an annual life-changing endurance experience that challenges participants physically and emotionally, while supporting the Make-A-Wish® San Diego chapter to help grant wishes to the 300 children with critical illnesses in our community. As the first presenting sponsor of the TBCSD, we know our sponsorship dollars are used towards helping to make every wish come true for kids in San Diego. Wishes are an important part of a child’s treatment journey providing hope and something to look forward to when they need it most. We also host a fundraising campaign in our branches, selling “Leave No Trace Behind” litter bags for participants donating the profits back to Make-A-Wish®.

Sustainability Scholarship Program
To further reflect our eco-friendly mission to encourage sustainability and create enthusiasm around eco-friendly ideas, we host an Annual Sustainability College Scholarship Program, awarding high school seniors who demonstrate traits of leadership, a commitment to public service and a desire to make a difference in their communities through environmentally-friendly programs.

The Wheelhouse Credit Union Annual College Scholarship Program was created in 2005 to support high school seniors in San Diego County. Since the creation of the program, Wheelhouse has awarded $73,000 in scholarships.

San Diego Zoo Safari Park
With conservation top of mind, we proudly align with the San Diego Zoo Safari Park and sponsor initiatives each year that encourage responsibility and appreciation for natural resources. With support from Wheelhouse the zoo is further able to connect people, including the next generation of San Diegans, with wildlife to inspire a passion for nature. From sponsoring the Butterfly Jungle to the Summer Safari, our partnership helps bring programs to those in our community. The “Butterfly Cam, presented by Wheelhouse Credit Union” has been viewed by hundreds of thousands of individuals that were unable to visit the park in spring 2020.
Supporting San Diego’s Police

The bond between Wheelhouse Credit Union and the heroic men and women in blue has been forged across decades of mutual support through Membership and financial backing.

The San Diego Police Foundation provides funding for efforts that enhance police/community relations, crime prevention, and public safety through grant funding for specialized equipment, training, and cooperative community programs. Our loyalty to the organization and its causes is an annual pursuit, including as the “Honoree Table Sponsor” Women in Blue event, an initiative that calls attention to the remarkable women who have pursued careers in law enforcement.

In addition to assisting San Diego police officers in issues related to wages, hours, and working conditions, the San Diego Police Officers Association aids members and their families in sickness, distress and death, and strives to improve social relations and welfare among the members. Among our many manners of support for police officers is through the Title Sponsorship of the annual SDPOA Memorial Golf Fund Classic.

San Diego Seals

As an official, Wheelhouse Credit Union continues to support one of San Diego’s newest and most exciting professional sports teams, providing entertainment for families and fans of lacrosse from throughout San Diego. Wheelhouse worked hand in hand with the Seals promotional team so that a few fortunate (lucky) fans selected from the crowd enjoyed their evening from the exclusive “Solar Seats” where they were greeted with applause by thousands of fans on the video screen—a great way to add to the raucous entertainment while also highlighting our commitment to sustainability through our unrivaled Solar Loan Program.
Easily Accessible

Telephone Services

Reach Us by Phone
619-297-4835
888-907-3628
Monday through Friday: 8:00am to 6:00pm
Saturday: 9:00am to 2:00pm

Bank-By-Phone
800-829-1919

Card Activation Line
844-484-0045

Branch Locations

Downtown San Diego Branch
320 B Street
San Diego, CA 92101
619-297-4835

Chula Vista Branch
344 F Street
Chula Vista, CA 91910
619-297-4835

El Cajon Branch
306 Broadway
El Cajon, CA 92021
619-297-4835

Our annual audits are performed by Turner, Warren, Hwang and Conrad AC, CPAs, a national CPA firm with recognized expertise in the credit union industry. If a Member-owner has any concerns they would like to bring to the attention of the Supervisory Committee, you may send to P.O. Box 719099, San Diego, CA 92171-9099