



Get Your Motor Running

1% Cash Back Bonus when you refinance your auto loan.

Would you like to lower your monthly payment on an existing auto loan you have financed elsewhere? We make it easy for you to get the loan you need with an affordable payment. Plus, for a limited time, we're offering you 1% cash back, up to \$300.

- Rates as low as 3.49% APR for 60 months
- Receive 1% cash back of your loan balance, up to \$300

Payment Example

Loan Amount	Term	Monthly Payment	Cash Back
\$30,000	60 months	\$546	\$300
\$25,000	60 months	\$455	\$250
\$20,000	60 months	\$364	\$200

Estimates based on a 3.49% APR.

Refinance your auto loan with SafeAmerica Credit Union and save. Give us a call at (800) 972-0999 to see if we can lower your monthly payment on a vehicle you have financed elsewhere. Or, apply online at safeamerica.com.

Quoted APR (Annual Percentage Rate) is best available; rate may be higher depending on factors such as credit history and amount financed. Rates for approved applicants will be disclosed in writing before applicant becomes obligated. Payment sample: Pay \$19.87 per month per \$1,000 borrowed for 60 months at 3.49%. Rate subject to change.

Earn 1% cash back of your total loan balance, up to \$300. Offer valid only for vehicles refinanced from another financial institution. Existing SafeAmerica auto loans are not eligible for this refinance offer. 1% cash back will be paid after 90 days of loan origination. You must keep your auto loan open for 90 days in order to keep the 1% cash back incentive. Vehicle model year 2011 or newer. This offer expires October 31, 2018 and cannot be combined with any other SafeAmerica promotional offers. Offer subject to change.

Rewards Coming Soon!

Your Visa® card will soon come with **Rewards!**

We're excited to announce the launch of our new Visa Platinum Rewards program. You already enjoy all the convenience and flexibility of our SafeAmerica Visa Platinum credit card, now enjoy the added benefit of rewards—for free! Your everyday spending earns you one point for each dollar spent. You can redeem points for travel, merchandise, gift cards—even cash! There are hundreds of options to choose from.

Check our website for launch details and date.



Mortgage Loans

Ask Us How a 15 Beats a 30. Which mortgage is right for you?

Pay off your loan faster with terms such as 20, 15, or 10 years.

Savings example
over the life of
the loan.

20 Year Mortgage

MONTHLY PAYMENT
\$3,062.94

TOTAL INTEREST PAID
\$235,104.66

YOU SAVE
\$217,470.14

15 Year Mortgage

MONTHLY PAYMENT
\$3,667.20

TOTAL INTEREST PAID
\$160,095.57

YOU SAVE
\$292,479.23

10 Year Mortgage

MONTHLY PAYMENT
\$5,003.06

TOTAL INTEREST PAID
\$100,367.46

YOU SAVE
\$352,207.34

Visit safeamerica.com/loans/home-loans to learn more.

Chart is an example only. Savings compared to a 30 year fixed rate mortgage. Payments based on a \$500,000 home loan. 1st Mortgage loan rates are subject to change daily. Call for current rates, APRs, additional payment samples, or further information. For a 30 year loan at 4.875%, pay \$5.29 per month per \$1,000 borrowed (total interest paid = \$452,574.80), for a 20 year loan at 4.125% pay \$6.13 per month per \$1,000 borrowed, for a 15 year loan at 3.875% pay \$7.33 per month per \$1,000 borrowed, and for a 10 year loan at 3.75% pay \$10.01 per month per \$1,000 borrowed.

14 month certificate

2.02 %
APY*

What are YOU saving for?



safeamerica.com | (800) 972-0999 | [f](#) [t](#)

*Annual Percentage Yield. Minimum balance requirement is \$1,000. Rate subject to change without notice. Once a certificate is opened, the rate remains fixed through maturity. Offers subject to change or cancel without notice. SafeAmerica membership is required. Early withdrawal penalties apply.

 AMERICAN SHARE INSURANCE Your savings insured to \$500,000 per account. By members' choice, this institution is not federally insured, or insured by any state government.

Student Loans

Helping You Achieve Your Dreams of Higher Education

Whether your child's college journey is just starting out or is already under way, you need funds to make it happen—and SafeAmerica Credit Union can help.

Through our partner, LendKey, we offer a low-cost way to cover education costs including tuition, room and board, books, and other school related expenses.

- Variable rates as low as 4.63% APR
- Co-signer release option
- No origination fees or prepayment penalties
- Quick decision

Private student loans are a great way for students and families to fill the funding gap between the cost of attending school and the amount of federal loans, grants, and scholarships available to them.

Already graduated and looking to refinance?

We can help with that too. If you're having a tough time repaying your student loans, or are just hoping to lower your interest rate and monthly payments, you're not alone.

- Lower your payments with variable rates as low as 2.68% APR
- Simplify your finances
- No origination fees
- Flexible options

In just 5 minutes you can see what new rate you qualify for and how much you can save by refinancing your student loans.

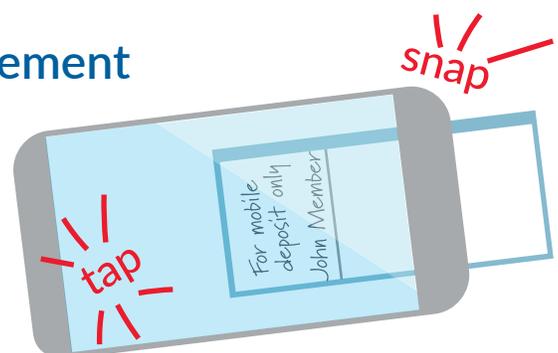
For more information, including more rate options or to apply online, please visit our website at safeamerica.com.

APR = Annual Percentage Rate. Rates as of 6/11/18 are subject to change. The APR for variable rate loans may increase after loan consummation. Additionally, the APR displayed may include a 0.25% reduction for enrolling in automatic monthly payments from a personal checking or savings account to pay principal and interest amounts that are due. This rate reduction will be removed and the rate will be increased by 0.25% upon any cancellation or failed collection attempt of the automatic payment and will be suspended during any period of forbearance. As a result, any increase will take the form of higher payments.

Mobile Deposit

Changes to Your Mobile Deposit Endorsement

If you use mobile deposit, you should be aware of some recent changes to the way you're required to endorse your check. As part of a new regulation, you will now be required to endorse your check with "For Mobile Deposit Only", along with your signature. At SafeAmerica Credit Union, we take your security seriously. This new requirement will protect you, as well as us, from any fraudulent activity.



It's Hard to Say Good-Bye

Candy Davis, VP of Compliance and Operations, retires after 13 years of service.

Candy has enjoyed a 35-year career in various financial institutions. She began her career in commercial banking, then worked for a savings and loan that subsequently became a community bank. From there, she was recruited to work for USE Credit Union as the Northern CA Regional Manager. She next served as the VP of Operations for San Francisco Fire Credit Union. Candy then came to SafeAmerica to serve as the VP of Member Services, and most recently as the VP of Compliance and Operations. Now, after thirteen years of service at SafeAmerica, Candy is retiring to start the next chapter of her life.

We thank Candy for her years of service at SafeAmerica and wish her well in her retirement.



Candy Davis
VP Compliance & Operations

Our Marketing Team Wins National Award

We're excited, and proud, to announce that the SafeAmerica marketing team has taken home a Silver award for their comprehensive Skip-a-Payment campaign. You may remember, or even took advantage of, our holiday Skip-a-Payment program last December where members could skip their Auto or Personal loan payment. The campaign won big at the Marketing Association of Credit Unions (MAC) annual conference and awards in May of 2018. Congratulations!



SafeAmerica's Annual Company Picnic

At SafeAmerica Credit Union it's all about family! Our staff enjoyed a day at the Alameda County Fair with their families as our way of showing our appreciation for their dedicated hard work throughout the year. Staff had a great time taking in the excitement of the fair with horse races, lunch, raffle prizes and of course, rides and games for all-big and small.



HOLIDAY CLOSURES

Fourth of July

Wednesday, July 4

Labor Day

Monday, September 3

BRANCHES

Pleasanton

Corporate Office
6001 Gibraltar Drive
Pleasanton, CA 94588

M-Th 9:00 a.m. - 5:30 p.m.

Fri 9:00 a.m. - 6:00 p.m.

Hayward

1030 La Playa Drive
Hayward, CA 94545

M-Th 9:00 a.m. - 5:30 p.m.

Fri 9:00 a.m. - 6:00 p.m.

Sat 9:00 a.m. - 1:00 p.m.

Antioch

5897 Lone Tree Way
Antioch, CA 94531

M-Th 9:00 a.m. - 5:30 p.m.

Fr 9:00 a.m. - 6:00 p.m.

Sat 9:00 a.m. - 1:00 p.m.

Walnut Creek

2868 Ygnacio Valley Road
Walnut Creek, CA 94598

M-Th 9:00 a.m. - 5:30 p.m.

Fr 9:00 a.m. - 6:00 p.m.

Sat 9:00 a.m. - 1:00 p.m.

*Genentech

1511 Grandview Drive, Building 34
South San Francisco, CA 94080

*Safeway Distribution Center

16900 West Schulte Road
Tracy, CA 95377

*Branch located in a secure building.
Available only to members at that location.

 **SafeAmerica**
Credit Union

safeamerica.com | (800) 972-0999



AMERICAN SHARE INSURANCE
Your savings insured to \$500,000 per account. By members' choice, this institution is not federally insured, or insured by any state government.