

# Insight

A quarterly communication from SafeAmerica Credit Union ■ Spring 2024

## Holiday Closures

**We will be closed in observance of:**

Memorial Day Monday, May 27, 2024

Juneteenth Wednesday, June 19, 2024

Independence Day Thursday, July 4, 2024

## Branches

### Pleasanton

Corporate Office  
6001 Gibraltar Drive  
Pleasanton, CA 94588  
Monday - Friday  
10:00 am - 5:00 pm

### Walnut Creek

2868 Ygnacio Valley Road  
Walnut Creek, CA 94598  
Monday - Friday  
10:00 am - 5:00 pm

### Hayward

1030 La Playa Drive  
Hayward, CA 94545  
Monday - Friday  
10:00 am - 5:00 pm

### \*Genentech

340 DNA Way  
Bldg. 34, Rm 1038  
South San Francisco,  
CA 94080

### Brentwood

6560 Lone Tree Way, Suite D  
Brentwood, CA 94513  
Monday - Friday  
10:00 am - 5:00 pm

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

### Member Services

(800) 972-0999  
M-F 7:30 am - 7:00 pm  
Sat 9:00 am - 2:00 pm

### Visa Credit or Debit Card

(833) 933-1681  
safeamerica.com

### Bill Pay Help Line

(844) 298-6428

Lost/Stolen



Living life on  
*Your Terms*



**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.

 **SafeAmerica**  
Credit Union

safeamerica.com |  



**SafeAmerica**  
Credit Union

# Our Rates. Your Dates.

8 Month  
CERTIFICATE  
**5.00%**  
APY

18 Month  
CERTIFICATE  
**4.50%**  
APY

30 Month  
CERTIFICATE  
**4.00%**  
APY

Lock in a certificate on *your* terms and  
**Save for Something Great!**

Now's a great time to take advantage of these historically high rates.

*But don't wait—these rates won't last long!*

**Guaranteed returns**  
Your rate is locked for the entire term.

**Flexible**  
Choose the term that fits your needs.

**Easy access**  
View your account online any time with online and mobile banking.

**Insured**  
Privately insured to \$500,000 per account.

## Let's get started!

Open your account online in 3 easy steps at [safeamerica.com](http://safeamerica.com),

Call us at (800) 972-0999, or

Visit any branch location.

We also offer a variety of other term options.

Visit [www.safeamerica.com/savings/certificates](http://www.safeamerica.com/savings/certificates) to learn more and open your account today!



APY (Annual Percentage Yield) as of 4/1/24 and is subject to change without notice. New money only. Requires a minimum balance of \$1,000. Upon maturity the 8 month rolls into a 6 month certificate, 18 month rolls into a 12 month certificate, and the 30 month rolls into a 24 month certificate. Any money deposited at SafeAmerica within the last 30 days qualifies as "new money". Early withdrawal penalties apply to all certificates.

# The key to a great auto refi.

Lower your monthly payment when you refinance your auto loan with SafeAmerica Credit Union. **Plus, receive 1% cash back, up to \$500!**



Bring your auto loan to us and save monthly.

No payment for 60 days.

Bring us an auto loan you have elsewhere and receive:

- 1% cash back, up to \$500
- Terms from 24-96 months
- No payments for 60 days
- Rates as low as 6.74% APR
- 0.25% rate discount with automatic payment

See how much you can save!

Payment examples

Loan Amount	APR	Term	Payment
\$60,000	6.74%	66 months	\$1,090
\$40,000	6.74%	66 months	\$727
\$20,000	6.74%	66 months	\$363

Make the switch today!

Apply online at [safeamerica.com/autorefi](https://safeamerica.com/autorefi), visit any branch location or call us at (800) 972-0999.

APR (Annual Percentage Rate) as of 4/1/24 is subject to change without notice. Quoted APRs are best available; rate may be higher depending on factors such as creditworthiness, age or value of the vehicle, LTV, amount financed and terms and conditions. Rate for approved applicants will be disclosed in writing before applicant becomes obligated. Payment sample: pay \$18.00 per month per \$1,000 borrowed for 66 months at 6.74%. Receive a 0.25% rate discount when you set up auto pay at time of loan origination. Discount may be revoked if requirements are not met. Interest will continue to accrue during 60-day no payment period. Loans require SafeAmerica membership. All loans are subject to credit approval.

Earn 1% cashback of your total loan origination balance, up to \$500. Minimum \$20,000 loan required. Offer valid only for vehicles refinanced from another financial institution. Refinancing may extend the term of your loan. Vehicle model year 2017 or newer with less than 100k miles. Proof of insurance required. 1% cash back will be credited to your primary share account after loan funding. This offer is valid starting 2/15/24 and can be withdrawn anytime. Member must be in good standing to refinance.

## Financial Capability Month

April is National Financial Capability Month (previously known as Financial Literacy Month)—designated to raise awareness about the importance of financial education, especially for those who might face economic uncertainties.

*Financial capability simply means understanding how to use money wisely.*

Being “Financially Capable” also means having access to trusted information to build up short- and long-term financial habits that lead to greater financial well-being.

### Save automatically

Saving automatically is the easiest and most effective way to save successfully.

### Saving is fluid

Dipping into your savings account is okay, as long as you have a plan to rebuild it, like using split deposit to save automatically.

Breakdown any windfalls or unexpected cash and pay toward 3 areas:

Past Debt	Present Needs or Wants	Future Savings Goals
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Making your payments on time is the biggest factor in determining your credit score. Commit to paying at least the minimum prior to the due date to keep your credit score in good standing.

### We're here to help!

Building your financial capability takes time and resources. You have access to free financial education and counseling as a SafeAmerica Credit Union member through our partner, GreenPath Financial Wellness. Visit [safeamerica.com/greenpath](https://safeamerica.com/greenpath) for more information.



## Annual Meeting

Join Us for Our 71st Annual Meeting  
April 16, 2024 at 5:45 pm

All members are encouraged to attend our virtual annual meeting to learn about the Credit Union's accomplishments of 2023. This is an opportunity for you to ask questions and get to know the Board of Directors and Management that work for you, a member-owner of SafeAmerica Credit Union.

To RSVP and for more information, visit our website at [safeamerica.com/annualmeeting](https://safeamerica.com/annualmeeting).

Hope to see you online!



## Notice of Nominations for 2024 Election of The Board of Directors

The SafeAmerica Nominating Committee has nominated the following individuals for election to the Board of Directors for the 2024 election cycle.

**Patty Carlson, Incumbent**  
**Jason Chang, Incumbent**

Susan Walls, Tracy Thames, and Steven Page served as the Nominating Committee. The committee confirmed that all conditions for nomination have been met. No petitions for nomination were received; therefore the nominations will be deemed elected by acclamation at the virtual annual meeting on April 16 at 5:45pm.

## New eStatements Are Here!

We're pleased to announce our new eStatements are now available within Online Banking. We appreciate your patience during this transition and hope you enjoy the new enhanced features of eStatements.

To view your statements or to sign up, login to Online Banking at [safeamerica.com](https://safeamerica.com) and select "Statements" from the "More" tab.

