

Insight

A quarterly communication from SafeAmerica Credit Union ■ Fall 2024

Holiday Closures

We will be closed in observance of:

Columbus Day Monday, October 14, 2024
Veterans Day Monday, November 11, 2024
Thanksgiving Day Thursday, November 28, 2024
Christmas Day Wednesday, December 25, 2024
New Year's Day Wednesday, January 1, 2025

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 8:45 am - 5:30 pm
Sat 9:00 am - 2:00 pm

Lost/Stolen
Visa Credit or Debit Card
(833) 933-1681

safeamerica.com

Bill Pay Help Line
(844) 298-6428



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*Holiday
Ready?*



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

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Auto Loans

Your adventure starts here.

Rates as low as 5.99% APR with Auto Pay

- Rate discount with automatic payments
- Flexible terms from 24-84 months
- No payments for 60 days!

Refinance a loan you have elsewhere or purchase a new or used vehicle. SafeAmerica Credit Union makes it easy to get the loan you need with an affordable payment.

Plus, no payments for 60 days!

Apply online in 3 easy steps at [safeamerica.com](https://www.safeamerica.com).

APR (Annual Percentage Rate) is the best available and subject to change without notice; includes a 0.25% discount when you set up automatic payment at time of loan origination; rate may be higher depending on factors such as creditworthiness, age or value of the vehicle, LTV, amount financed and terms and conditions. Rates for approved applicants will be disclosed in writing before applicant becomes obligated. Payment sample: \$18.00 per month per \$1,000 borrowed for 66 months at 5.99%. New rates are for vehicles with less than 10,000 miles. Discount may be revoked if requirements are not met. Loans require SafeAmerica membership. All loans subject to credit approval. Existing SafeAmerica auto loans are not eligible for refinance.

Skip the Smorgasbord

The holidays are a hard time for so many households living paycheck-to-paycheck or living without a paycheck at all. You don't need a big budget to make a meaningful impact. In lieu of a lavish meal, donate to your local food bank in your area and encourage others to join you.

Holiday Helpers

If holiday spending has you feeling stressed, reach out! Our partner GreenPath can help you pay down debt, create a sustainable budget, and connect to free financial courses designed to build a healthy financial foundation year-round.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit. For more information, visit safeamerica.com/greenpath.



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Choose from a variety of term options, short or long, depending on your financial time-frame.

All our certificates offer:

- Low, \$1,000 minimum opening balance
- Terms from 3 to 60 months
- Competitive rate that remains fixed for the life of the certificate
- Privately insured to \$500,000

For more information and today's rates, visit safeamerica.com/savings/certificates.

Open an account online in 3 easy steps or visit us at any branch location today!



Celebrate 'One World Through Cooperative Finance' on International Credit Union Day® 2024

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On Thursday, October 17, 2024, join credit union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day®.



Love to Give Holiday Food Drive

It's the Season of Giving



SafeAmerica Credit Union, The Alameda County Community Food Bank, and Food Bank of Contra Costa & Solano have joined forces to collect food and monetary donations for those in need.

If you'd like to contribute and help SafeAmerica reach our donation goal, please visit safeamerica.com for details.



The Procrastinator's Guide to Holiday Savings

By GreenPath Financial Wellness



For many of us, November and December kick off a season of celebrating, family, feasting, and yes...spending. The holidays are a chance to make memories, but this can also be a time of financial stress—especially if you wait until the last minute to make plans. And let's be honest: with high interest rates and student loan payments resuming, many of us are justified in our reticence to spend. Here are a few savings strategies to help you save this season.

Travel

Comparison Shop

Last minute flight or hotel plans? Compare discount sites (like Hopper and Kayak) against airline and hotel sites which may offer promotional discounts if you book direct. You can also compare the cost of one-way tickets, which can be cheaper than round-trip fare.

Flexible Dates & Times

Flying a day earlier or later can significantly reduce the cost of your tickets. Likewise, pay attention to departure times. Early morning or red-eye takeoffs (versus afternoon flights) can trim as much as \$100-\$200 per ticket.

Alternate Airports

When searching for holiday flights, be sure to include other airports within your filter parameters. Sometimes flying into or out of a smaller airport (even on one leg of the trip) can reduce your total checkout cost.

Bundle Deals

Do you need a rental car or hotel in addition to your flight? Many travel sites offer discounted rates if you book everything together—this one-stop-shop approach also saves you planning time.

Reward Points

If you have accumulated frequent flyer miles or credit card reward points, now is the time to cash in on them. They can trim your travel expenses or even cover the cost of a flight.



Gifting

DIY Gifts

Thoughtful gifts don't require a big budget or expert crafting—a video tribute, photo book, or curated snack basket for the sweet tooth, coffee lover, or home baker in your life are just a few ideas.

Abundance Swap

Many of us have something in our home that we don't use—an appliance collecting dust or something you were gifted twice. Host a party where your friends or family bring a quality item they'd be happy to swap.

The Gift of Time

The holidays are an especially busy time, and caregiving is often a steep hourly expense. Instead of buying gifts, offer cost-free babysitting or pet sitting to someone who could benefit from a date night or weekend away from home.

Opt for an Outing

Gifts aren't the only way to connect during the holidays. Suggest a group experience you can enjoy together. Whether it's a holiday performance, snow tubing, or a festive exhibit, experiences are so often what make a season memorable.

Feasting

Keep it Simple

While it may be tempting to recreate a lavish meal from your childhood or gourmet cookbook, there's nothing wrong with keeping ingredients simple. Prioritize what matters to you. If you want to go big on one entree, complete the meal with less costly side dishes like roasted vegetables or rolls.

Potluck Dinners

Host a potluck dinner where each guest brings a dish to share. This not only reduces the cost and pressure of cooking for a group but also makes the meal more diverse. You might even walk away with a favorite new recipe!

Dessert or Appetizers Only

If you're tight on funds this season—and still want to enjoy coming together for a meal—host a dessert or appetizer-only gathering where everyone brings something on the smaller side.

