

# Insight

A quarterly communication from SafeAmerica Credit Union ■ Fall 2021

## Safe for What Matters Most



*SafeAmerica*  
Credit Union

*Unlocking Life's Possibilities*



## Earn more cheer with DOUBLE POINTS on Visa® Platinum Rewards Credit Card purchases

Your holiday spending will have you seeing double this year—in a good way. You'll earn **DOUBLE POINTS** for every dollar you spend on Visa purchases this holiday season.

Here's what's made the nice list:

- All your purchases made October 1, 2021 through December 31, 2021 will receive **DOUBLE POINTS**
- You can redeem points for travel, merchandise, gift cards—even cash!
- Enjoy rates as low as **9.90% APR**

### Start Earning More Cheer

There's no need to sign up, just swipe and earn. It's easy! Your purchases will automatically earn double points. Don't have a Visa Platinum Rewards credit card? Don't worry, apply online in three easy steps at [safeamerica.com](https://safeamerica.com) to start earning today.

For more information, visit [safeamerica.com/doublepoints](https://safeamerica.com/doublepoints).



= **2X** MORE TREATS

No required purchase categories in order to earn points. All your Visa credit card purchases qualify—gas, groceries, hotel, that new 4k TV—**ANYTHING!**

APR (Annual Percentage Rate) as of 10/1/21 is based on credit worthiness and is subject to change without notice. Offer good on all signature based credit card purchases made October 1, 2021 – December 31, 2021. Cash advances and balance transfers do not qualify to earn points. Program is subject to Terms and Conditions. Bonus points will post the next business day. Regular points will post as normal.



## Member Survey

Your voice matters to us

As a member-owned credit union, our goal is to serve our member's financial needs and continue to improve your member experience. We will be asking our members for feedback in regards to how we have been taking care of you and your finances. If you receive an email asking to complete a short survey, please take a moment to do so. By listening to our member's survey responses, we can identify, improve and deliver on challenges you may have experienced as well as continue to nourish our long lasting relationships and even develop new ones.



## Board of Director Elections

The Nominating Committee is accepting statements of interest for nomination to SafeAmerica Credit Union's Board of Directors.

If you would like to be considered for nomination, you may send a statement of interest including your name, member number, contact information, and qualifications to:

**Nominating Committee**  
**SafeAmerica Credit Union**  
**6001 Gibraltar Drive**  
**Pleasanton, CA 94588**

Your statement of interest must be received by January 18, 2022.

You can also seek nomination by collecting the valid signatures of at least 100 SafeAmerica Credit Union members on a petition. The petition must include your name and the last three digits of your SafeAmerica member number. Petitions must be received by January 31, 2022. Petitions are subject to signature and membership validation. All nominees, whether selected by the nominating committee or nominated by petition, must be at least 18 years old, be members of SafeAmerica in good standing, and not be subject to conflicts of interest.

If you have any questions, please call us at (800) 972-0999.

FROM THE SAFEAMERICA BLOG

## Five Steps to Prepare for a Big Purchase By GreenPath Financial Wellness

A financial journey typically includes several twists and turns—such as understanding how to manage spending, build savings and control debt. There might be “speed bumps” in the form of unexpected changes in income.

Along the way, you might also navigate milestone purchases such as financing a home or car. When considering a significant purchase, the destination is within reach when you steer through the following five financial steps.

### 1. Look At Your Financial Picture

- Start by considering what you can afford given your current income, expenses, and other debt obligations. Get a handle on how much money comes into your household each month, and where the money goes. Make sure to consider your net income—what is available to you after taxes.
- When purchasing a home, a common rule of thumb is to spend about 30% of your monthly gross income on housing. That includes costs like mortgage principal and interest, property taxes, insurance, and maintenance.
- For transportation costs, a general rule of thumb is to keep total monthly car costs at about 20% of monthly take-home pay.
- These guidelines set you up to understand how a big purchase fits into your overall financial picture.

For steps 2.-5., visit [safeamerica.com/blog](https://safeamerica.com/blog) to continue reading Five Steps to Prepare for a Big Purchase and for more financial education.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.



## Genentech Branch Re-Opening Soon

### Safe for Committed Service

It has been a while since we last saw you at our Genentech branch and hope you haven't forgotten about us. We want you to know that, although we have had limited access to the Genentech building, your finances have and will continue to be safe with us.

We have been anticipating your return to campus and are prepping to serve you in-person once again in the coming months. In the meantime, if you need any assistance, you can visit any one of our four Bay Area locations, call us at (800) 972-0999, or bank online at [safeamerica.com](http://safeamerica.com) or through our mobile app. We also have ATMs located throughout the Genentech campus. See you soon!



### 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 for those in need.

This year, in lieu of food drive barrels in our branches, we will be holding a "Virtual Food Drive". Your monetary donations go a long way in helping those in need this holiday season.

If you'd like to contribute and help SafeAmerica reach our donation goal, please visit [safeamerica.com](http://safeamerica.com) for details.



## Welcome to ScoreCard® Rewards.

We're pleased to announce an all-new Visa Platinum rewards program. It's called ScoreCard Rewards and offers you industry-leading benefits and perks just for using your SafeAmerica Credit Union Visa Platinum Rewards Credit Card. You earn one point for each dollar you spend, plus the option to earn additional bonus points with our ScoreMore program.

Points can be redeemed for merchandise, travel, gift cards and much more!

### How does it work?

- Use your SafeAmerica Visa Platinum Rewards Credit Card to earn one point for each dollar you spend
- View/redeem your points and browse the many Reward options at [www.scorecardrewards.com/#/safeamerica](http://www.scorecardrewards.com/#/safeamerica)
- You will need to create an account the first time you login using your card number and email address



Don't have a Visa Platinum Rewards Credit Card? Apply online in three easy steps to start earning rewards today! Visit [safeamerica.com](http://safeamerica.com) for details.

## SCORECARD®



## Holiday Closures

We will be closed in observance of:

- Columbus Day Monday, October 11, 2021
- Veterans Day Thursday, November 11, 2021
- Thanksgiving Day Thursday, November 25, 2021
- Christmas Day Friday, December 24, 2021
- New Year's Friday, December 31, 2021

## 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

### \*Safeway

Distribution Center  
16900 West Schulte Road  
Tracy, CA 95377

\*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

### Lost/Stolen

Visa Credit or Debit Card  
(833) 933-1681

[safeamerica.com](http://safeamerica.com)

Bill Pay Help Line  
(844) 298-6428



**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.



**SafeAm**  
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[safeamerica.com](http://safeamerica.com)