

Holiday Closures

We will be closed in observance of:

Columbus Day Monday October 10, 2022

Veterans Day Friday, November 11, 2022

Thanksgiving Day Thursday, November 24, 2022

Christmas Day Monday, December 26, 2022

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

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

Bill Pay Help Line
(844) 298-6428

safeamerica.com

SHARE CERTIFICATES

Leaves May Be Falling... But Not Our Rates!

Rates are currently on the rise making it a great opportunity to invest your money in some of the best rates we've seen in a long time. We offer a variety of certificate terms and options, all with great, competitive rates to help you get a great return.

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

Open an account online in **3 easy steps**. You can even transfer funds from another financial institution to fund your new account.

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



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.

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Unlocking Life's Possibilities

Make it a Happy Holiday Budget

By GreenPath Financial Wellness

It's tempting to get wrapped up in the commercialism of the holiday season, but overspending can place a financial strain on individuals and families well into the new year, and beyond.

People are successful when they set a realistic budget for spending. Focusing on non-traditional gifts, the joy of experiences and the resulting memories, can be just as rewarding without damaging your finances, especially as prices on essentials are rising.

To make it a happy holiday budget, consider rethinking your holiday plan, setting a budget and sticking with it.

Here are some concrete steps to avoid excess holiday debt and celebrate the season in a budget-conscious way:

1. Create a Holiday Budget

Write down a holiday budget that includes all planned spending—food, décor, travel, gifts, etc. This can help you see how much income you'll need, set spend limits, and relieve uncertainty and financial stress. Had to use your Christmas Club savings earlier in the year for an unexpected expense? Take advantage of seasonal work opportunities to help finance holiday spending.

2. Simplify the Season

This year, consider simplifying celebrations and find alternative ways to revel in the season. Resist the urge to splurge on decorating and large parties and choose to gather with family and friends without breaking your budget. As gas and grocery prices are expected to increase,

rethink the elaborate (and costly) holiday dinner and invite your loved ones to 'meet in the middle' for a more informal get-together. In lieu of hard-to-get items, gift an experience, a family portrait or an online class. Open a 529 savings plan for the kids—the gift that gives long-term.

3. Volunteer in Someone's Name

Celebrate those you love by giving back. Volunteer at a friend or loved one's favorite charity or provide a contribution on their behalf. Gift some elbow grease at a local Meals-on-Wheels, community center, humane society, or nonprofit organization that could use your help.

4. Set Expectations

Thanksgiving gatherings could be the time to communicate this year's holiday plan. Such conversations can relieve stress for all involved and avoid undue disappointment. A recent survey shows that small children thrive in environments with fewer toys. Research shows that clutter can impact mental well-being in adults, particularly women, and possibly spark increased levels of cortisol, a stress hormone.

5. Shop Smart

There is still time this season to monitor sales for the best deals. Should you use credit this holiday season, look for zero or low-interest payment options. If shopping online, in-store pickup may cut down on shipping costs. Look out for holiday shopping scams and leverage fraud protection via PayPal and credit cards. Use browser extensions (i.e., Honey, Rakuten or Capital One Shopping) for additional savings. By "abandoning" your online shopping cart for 24-72 hours, the retailer may grant you a discount or perk.

In all, it is possible to make it a happy holiday budget. While gift giving is a long-standing holiday tradition, spending time with family and friends after months of pandemic isolation may be the most meaningful gift of all.

For more tips and financial articles, visit our Blog at safeamerica.com/blog.



Earn more cheer (and points) with your Visa® Platinum Rewards Credit Card

This holiday season, using your SafeAmerica Visa Platinum Rewards Credit Card is the smart choice. You earn one point for each dollar you spend plus, our card offers one of the lowest rates around, saving you even more! Here's what you get:

- Rates as low as 9.90% APR
- Earn rewards points, one for every dollar you spend
- Redeem points for travel, merchandise—even cash!
- No annual fee
- No balance transfer fee



Start earning more cheer

To start earning points, simply swipe or tap your card. For even more convenience, add our card to your favorite mobile wallet.

Don't have a Visa Platinum Rewards credit card? Don't worry, apply online in 3 easy steps at safeamerica.com.

APR (Annual Percentage Rate) as of 10/1/22 is based on credit worthiness and is subject to change without notice. Cash advances and balance transfers do not qualify to earn points.

Happy International Credit Union Day®

The 74th anniversary of International Credit Union (ICU) Day is Thursday, October 20, 2022. This year, we celebrate together as a global movement that encourages you to Empower Your Financial Future with a Credit Union™.



ICU Day celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences.

Thank you!

We'd like to take this opportunity to thank you, our valued members, who help make SafeAmerica Credit Union what it is today.



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 17, 2023.

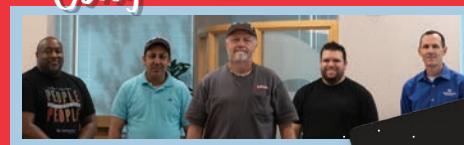
You can also seek nomination by collecting the valid signatures of at least 100 SafeAmerica Credit Union members on a petition. The petition must include your name and the last three digits of your SafeAmerica member number. Petitions must be received by January 31, 2023. Petitions are subject to signature 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.

Visa Sweepstakes Winners!

Congratulations to Younes J., Chris T. and John H. for each winning an Amazon gift card just for using their SafeAmerica Credit Union Visa Platinum Rewards credit card in July and August. Each time they used their card, they were automatically entered for a chance to win.

Congrats!



Pictured above, our three winners with SACU staff.

