

Holiday Closures

We will be closed in observance of:

Columbus Day Monday, October 9, 2023

Veterans Day Friday, November 10, 2023

Thanksgiving Day Thursday, November 23, 2023

Christmas Day Monday, December 25, 2023

New Year's Day Monday, January 1, 2024

Branches

Pleasanton
Corporate Office
6001 Gibraltar Drive
Pleasanton, CA 94588

Hayward
1030 La Playa Drive
Hayward, CA 94545

Brentwood
6560 Lone Tree Way, Suite D
Brentwood, CA 94513

Walnut Creek
2868 Ygnacio Valley Road
Walnut Creek, CA 94598

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

Bill Pay Help Line
(844) 298-6428

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

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

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

safeamerica.com



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By members' choice, this institution is not federally
insured, or insured by any state government.



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Insight

A quarterly communication from SafeAmerica Credit Union ■ Fall 2023



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Let your money work for *You.*

Guaranteed Returns

Let your money work for you and earn dividends on your funds with our Share Certificates. Choose from a variety of term options, short or long, depending on your financial time-frame. Your funds stay put, untouched, for the term you've selected. Typically, the longer your term commitment, the higher the dividend you'll earn.

All our certificates offer:

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- Terms from 3 to 60 months
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CYCLE OF HOPE

 **Habitat for Humanity®**
East Bay/Silicon Valley

 **SafeAmerica**
Credit Union

Proud sponsor of Cycle of Hope 2023

An Event Benefiting Habitat For Humanity

SafeAmerica Credit Union is proud to sponsor Cycle of Hope on October 22, 2023 at Patelco headquarters in Dublin.

Cycle of Hope brings hundreds of cyclists, volunteers, and businesses together to raise awareness and funds to benefit and celebrate Habitat for Humanity's work done in the Bay Area.

We'll be participating in the ride and will have a booth on site to meet and greet with you. Come cheer us on!

If you're interested in cycling or donating, you can learn more and register at habitatcycleofhope.org.

[#Lovetogive](https://habitatcycleofhope.org)

INTERNATIONAL CREDIT UNION DAY

The 75th anniversary of International Credit Union Day is Thursday, October 19, 2023.

International Credit Union Day (ICU Day) exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

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 16, 2024.

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, 2024. 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

Money Talk: 6 Family-Proof Financial Topics for Holiday Gatherings

By GreenPath Financial Wellness

He might be fictional, mean, and green, but The Grinch can also be a relatable figure during the holiday season when spirits are high (and holiday spending is higher). Personal finance is a triggering topic for many families. Festive gatherings—intended to bring people together—can quickly become the backdrop for Grinchy behavior when money enters the conversation. But with some creative questions (and mindful boundary-setting), finance doesn't have to be a polarizing subject. Here are six conversation starters you can safely steer towards if you don't want your great uncle or next-door neighbor giving you the side-eye during dinner.

1. Financial Wins

Did someone in the family receive a promotion at work or a scholarship in 2023? Did you pay off your car loan or celebrate your child's lucrative lemonade stand profits? It's easy to associate finance with stressful periods in our life, but we should also acknowledge our positive money milestones (even the small ones).

2. Gift Gab

Americans, on average, spend around \$998 on gifts and holiday-related purchases. Keep the focus on meaningful gifting versus big-ticket item comparisons. "What is the most memorable gift you've ever received?" or "What is the funniest gift you've ever given?" are fun conversation starters.

3. Gratitude

The holidays are an ideal time to take inventory of your helpers and mentors. Who offered their support in 2023

during a financial hardship? How did someone in your family exhibit resourcefulness when it came to solving a money-related hurdle? Consider how you feel when your helpful gestures are acknowledged and pay it forward.

4. Lessons Learned

Are there grandparents visiting this season? Newsflash: they weren't always grandparents. Ask them what their landscape looked like when they were new homeowners (or new parents). What financial advice would they have imparted to their younger selves? And could you benefit from their wisdom in the present?

5. Cool Tools

63% of smartphone users have at least one financial app. Ask your family what resources they rely on for budgeting, investments, and savings. From kid-friendly debit cards to apps that bundle spare change into savings, financial tools are streamlining the way people plan.

6. New Year's Resolutions

With 2024 quickly approaching, spend a little time talking about your financial goalposts. Maybe this will be the year you lean into the hunt for a home. Or trim frivolous expenses so you can begin budgeting for that trip to Portugal. There is power in putting your intentions out there, even if you haven't mapped all the groundwork.

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



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