

# Home Equity Line of Credit

Utilize your home's equity to unlock its potential.

A home equity line of credit can be used for home improvements, college expenses, debt consolidation—more!

SafeAmerica Credit Union makes it easy with low rates, no closing costs, and low payments. This revolving line of credit allows you to access your home's equity to borrow what you need, up to your approved limit, when you need it.

- 3.25% introductory APR\* until 5/31/21
- After that, rate is based on current Prime rate
- No closing costs\*, no annual fee, no points
- Borrow up to 80% of your home's value
- Credit lines from \$25,000 to \$250,000
- Ten year draw period followed by fifteen years of amortized payments

Apply today!

Let us help you unlock the possibilities of your homes' equity. For more information or to apply online, visit [safeamerica.com/possibilities](http://safeamerica.com/possibilities).



\*APR (Annual Percentage Rate) as of 3/1/20. Introductory rate of 3.25% is fixed through 5/31/21. After that, the APR can vary and is based on the Prime Rate (4.75% as of 3/1/20), may adjust monthly and is subject to change. Must take an advance of at least 10% of your approved limit at the time of funding to receive promo rate. Rates for approved applicants will be disclosed in writing before applicant becomes obligated. All loans require SafeAmerica Credit Union membership in good standing and are subject to credit approval. There are no closing costs up to \$100,000, unless an appraisal is required. For limits over \$100,000 up to \$250,000, closing costs are \$500 plus the cost of the appraisal, if required. Appraisal costs average \$475. Applications are subject to credit approval. Property must be owner occupied primary residence and located in California. Borrow up to 80% of the equity in your single family home or 70% of equity in your condo or townhome. Offer not available for existing SafeAmerica Home Equity Lines. Offer ends 5/31/20.

\*\*You are eligible to enroll in the MoveUP Rewards program if you have an active, eligible SafeAmerica personal checking account and maintain a combined balance in your qualifying SafeAmerica deposit accounts at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, or \$100,000 for the Executive tier. Heloc bonus amount is based on tier and is paid annually at program enrollment anniversary date as a credit to eligible members' primary checking account. Line of credit must be in draw period. Additional program rules or regulations may apply. Visit [safeamerica.com/moveup](http://safeamerica.com/moveup) for full details.

## Holiday Closures

We will be closed in observance of:

Memorial Day Monday, May 25, 2020

## Branches

Pleasanton  
Corporate Office  
6001 Gibraltar Drive  
Pleasanton, CA 94588  
M-Th 9:00 am - 5:30 pm  
Fri 9:00 am - 6:00 pm

Walnut Creek  
2868 Ygnacio Valley Road  
Walnut Creek, CA 94598  
M-Th 9:00 am - 5:30 pm  
Fri 9:00 am - 6:00 pm  
Sat 9:00 am - 1:00 pm

Hayward  
1030 La Playa Drive  
Hayward, CA 94545  
M-Th 9:00 am - 5:30 pm  
Fri 9:00 am - 6:00 pm  
Sat 9:00 am - 1:00 pm

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

Antioch  
5897-A Lone Tree Way  
Antioch, CA 94531  
M-Th 9:00 am - 5:30 pm  
Fri 9:00 am - 6:00 pm  
Sat 9:00 am - 1:00 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 8:30 am - 7:00 pm  
Sat 9:00 am - 2:00 pm

Lost/Stolen  
Visa Credit or Debit Card  
(800) 472-3272

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

Bill Pay Help Line  
(844) 298-6428

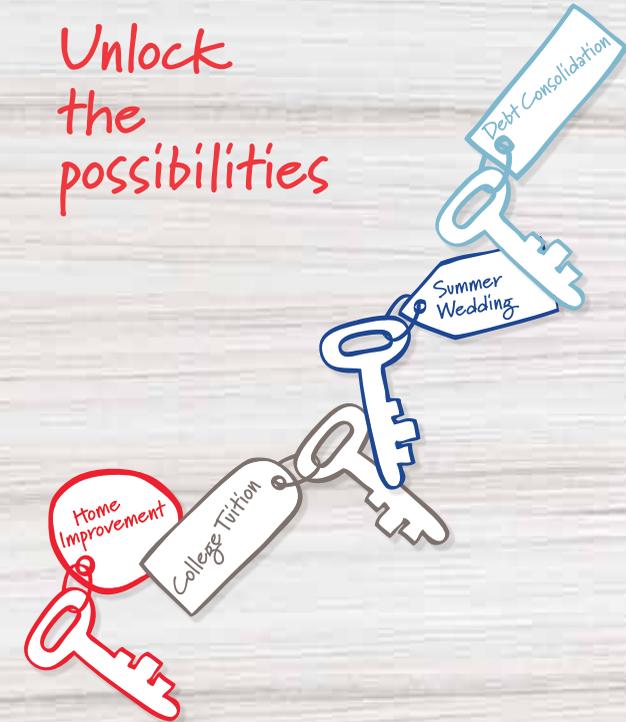


AMERICAN SHARE INSURANCE

Your savings insured to \$500,000 per account. By members' choice, this institution is not federally insured, or insured by any state government.

## Home Equity Line of Credit

Unlock the possibilities





## It's National Credit Union Youth Month!

*Promoting the financial health of our youngest members*

Providing financial education embodies the credit union movement 'people-helping-people' philosophy. Join us this April as credit unions across the country focus on educating youth about financial health. Together, we're encouraging our youngest members to learn common financial concepts kids should understand:

- Saving
- Spending
- Charitable giving
- Investing
- Budgeting

SafeAmerica Credit Union can serve as an important ally for parents in their mission to teach their kids to be financially responsible.

Please visit our website at [safeamerica.com/youthmonth](http://safeamerica.com/youthmonth) for educational articles, tips and resources you can use to get the conversation started! SafeAmerica also offers youth savings accounts, share certificates and checking accounts designed just for kids and young adults.



### SafeAmerica Credit Union has Partnered with CU Homeland

At SafeAmerica Credit Union, we want to offer our members the right tools to help guide them on the path of financial success. Through our partnership with CU Homeland/American Pacific Mortgage, we provide a simple and trusted way to find a home loan solution that fits your needs. Whether you're in the market to purchase, cash out, or refinance, we provide a large variety of mortgage loan programs including:

- Fixed rate mortgages
- Adjustable rate mortgages
- Jumbo loans now to \$5 million
- FHA and VA loans
- Interest-only mortgages
- Balloon and reverse mortgages
- More!

For more information or for your free rate quote, visit us at [safeamerica.cuhomeland.com](http://safeamerica.cuhomeland.com).



### MoveUP Rewards Program

We value your membership and want to reward you for the loyalty you provide. Our MoveUP Rewards program does just that. The more deposit balances you have with us, the more rewards you receive.

Your checking account relationship with us automatically enrolls you in the MoveUP Rewards program. Your combined relationship deposit balances determine your reward level; Valued, Gold, Platinum or Executive.

Earn more by bringing additional balances you may have at other financial institutions. We offer certificates, money market accounts, IRAs, and more—all with competitive rates and great service. Switching your accounts to SafeAmerica is easy and we're here to help you every step of the way.



What rewards level are you?

Your deposit dollars move you up to earn more!



For more information, visit us at [safeamerica.com/moveup](http://safeamerica.com/moveup).

### Annual Meeting

Join Us for Our 67th Annual Meeting  
April 28, 2020 at 5:45 pm

Event Location:

**SafeAmerica Credit Union Headquarters**  
6001 Gibraltar Drive, Pleasanton, CA 94588

All members are encouraged to attend to learn about the Credit Union's accomplishments of 2019. 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.

Visit [safeamerica.com/annualmeeting](http://safeamerica.com/annualmeeting) for details.



### Notice of Nominations for 2020 Election of The Board of Directors

The SafeAmerica Nominating Committee has nominated the following individuals for election to the Board of Directors for the 2020 election cycle.

Frank Zampella, Chairman

Tracy Thames, Director

Susan Walls, Patty Carlson, 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 annual meeting on April 28th at 5:45pm at the Pleasanton Administration Office.

