

Refinance Your Auto Loan  
Receive 1% Cash Back. *Offer Extended!*

Get up to \$500!

We'll pay you to bring us an auto loan you have elsewhere! Refinance with SafeAmerica Credit Union and receive:

- 1% cash back, up to \$500
- Rates as low as 2.74% APR for 60 months
- No payments for 60 days
- Terms from 24 to 96 months
- Additional monthly bonus with MoveUP Rewards\*\*
- Easy online application
- Personal, friendly service



We'll beat your current rate!\*  
No payments for 60 days!

Make the switch today!

An auto refinance can extend your term and/or lower your rate, saving you money each month.

For more information or to apply online visit [safeamerica.com/autorefi](http://safeamerica.com/autorefi).

APR (Annual Percentage Rate) as of 3/31/22 is subject to change without notice. Quoted APRs are best available; rate may be higher depending on factors such as credit history and amount financed. Rate for approved applicants will be disclosed in writing before applicant becomes obligated. Payment sample: pay \$18.00 per month per \$1,000 borrowed for 60 months at 2.74%. Loans require SafeAmerica membership. Earn 1% cash back of your total loan balance, up to \$500. Minimum \$20,000 loan required. Offer valid only for vehicles refinanced from another financial institution. Existing SafeAmerica auto loans are not eligible for this refinance offer. Refinancing may extend the term of your loan. Vehicle model year 2014 or newer with less than 100k miles. 1% cash back will be credited to your primary share account after loan funding. Interest will continue to accrue during 60-day no payment period. Minimum loan amount for a 96 month term is \$30,000. Tier 1 credit qualification only and a 730 FICO score. This offer is valid 1/1/22-4/30/22 and can be withdrawn anytime. Member must be in good standing to refinance.

\*Must refinance by 4/30/22. Subject to floor rate of 2.74% APR. Proof of insurance and current rate required.

\*\*MoveUP Rewards program requires a checking account with qualifying deposit balances. See website for full details.

SAVE SMALL DREAM BIG  
at your credit union™

## Celebrate National Credit Union Youth Month and Financial Literacy Month

April is National Credit Union Youth month and Financial Literacy month. Celebrate with us as credit unions across the country focus on educating youth about financial health.

Here are some great ways to teach your kids about money.

### 1. Play Games That Involve Money

One of the best ways to teach a lesson is by doing so without your child even realizing that they are learning. Play games that include a financial element like Monopoly or Life and help them strategize during the game. This will help your child learn the importance of budgeting and planning for the future, all under the guise of play.

### 2. Make a Wish List with Your Child

An essential part of financial literacy is creating a set of priorities. We can't have everything we want all at once, but we can achieve our goals over time if we plan ahead. This is a great lesson that children can learn. Sit down with your child and have them list five things they want. Then have them rank them from most important to least important.

### 3. Teach While You Shop

Take your child shopping and actively explain your decision-making process. When you arrive at the store, tell your child how much money you have to spend and what your priorities are. Show them why you are picking one item over another and explain things like discounts and coupons.

To continue reading and for more great tips, visit our website at [safeamerica.com/youthmonth](http://safeamerica.com/youthmonth).



## Holiday Closures

We will be closed in observance of:

Memorial Day Monday, May 30, 2022

## Branches

Pleasanton  
Corporate Office  
6001 Gibraltar Drive  
Pleasanton, CA 94588  
Monday - Friday  
10:00 am - 5:00 pm

Hayward  
1030 La Playa Drive  
Hayward, CA 94545  
Monday - Friday  
10:00 am - 5:00 pm

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

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

\*Branch located in a secure building.

## Contact Us

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

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

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



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

# Insight

A quarterly communication from SafeAmerica Credit Union • Spring 2022

It's Our  
69th  
Anniversary!



SafeAmerica  
Credit Union  
Unlocking Life's Possibilities

# Happy Anniversary SafeAmerica Credit Union!

2022 marks SafeAmerica Credit Union's 69th year serving members of the community. SafeAmerica Credit Union found its beginnings back in 1953 when two credit unions from San Francisco got together to serve Northern California Safeway employees. Our dedication has driven us from a three-person employee's credit union serving 1,500 members to now serving over 36,000 members in our local communities and thriving. Our story continues to evolve and we're excited to have you as a part of it.

## How it started:



**1953**  
Safeway San Francisco Employees Federal Credit Union was established

SafeAmerica Credit Union found its beginnings back in 1953 when two credit unions from San Francisco got together to serve Northern California Safeway employees.



**1966**  
Safeway San Francisco Employees Federal Credit Union

The credit unions officially merged in 1966 to form Safeway San Francisco Employees Federal Credit Union to better serve their members, moving offices from San Francisco to Burlingame where it remained for the next 16 years.



**1982-1983**  
Safeway Federal Credit Union

The credit union moved its operations from Burlingame to Hayward, placing the office closer to the geographic center of the membership. The following year, in 1983, to reflect the ever-increasing diversification of the membership, its name changed to Safeway Federal Credit Union.

**1985**  
Reached \$100 million in assets



**1989**  
SafeAmerica Federal Credit Union

In 1989, the credit unions field of membership expanded even further to include Select Employee Groups and changed its name once again, this time to SafeAmerica Federal Credit Union.



**2001**  
Relocated to Pleasanton, CA

The main office for SafeAmerica Federal Credit Union relocated from Hayward to be closer to Safeway headquarters in Pleasanton, CA.



**2003**  
SafeAmerica Credit Union

In 2003, the credit union became State Chartered and opened its field of membership even more to serve four California counties: Santa Clara, Alameda, Contra Costa, and San Mateo. It was at that time that the name changed to what it is today, SafeAmerica Credit Union.

**2008**  
Reached \$250 million in assets

**2020**  
Reached \$500 million in assets



**2022**  
Celebrating 69 Years of Financial Service

Today, SafeAmerica Credit Union is a \$545 million community-chartered Credit Union, serving approximately 36,000 members in Northern California; principally in the San Francisco Bay Area with branches in Pleasanton, Walnut Creek, Brentwood, and Hayward. We continue to serve Northern California Safeway workers as well as Genentech employees in South San Francisco and Vacaville.

SafeAmerica continues to evolve and we're hopeful to see what the future holds. Without the support and loyalty of you, our members, we would not be where we are today-celebrating 69 years of service in the local community.



**Annual Meeting**  
Join Us for Our 69th Annual Meeting  
April 19, 2022 at 5:45 pm

All members are encouraged to attend our virtual annual meeting to learn about the Credit Union's accomplishments of 2021. 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 our website at [safeamerica.com/annualmeeting](https://safeamerica.com/annualmeeting) for more information.

Hope to see you online!



**Notice of Nominations for 2022 Election of The Board of Directors**

The SafeAmerica Nominating Committee has nominated the following individuals for election to the Board of Directors for the 2022 election cycle.

**Diane Bailey, Incumbent**

**Susan Walls, Incumbent**

**Brian Schultze, Incumbent**

Patty Carlson, Tracy Thames, Jason Chang, 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 virtual annual meeting on April 19 at 5:45pm at the Pleasanton Administration Office.