

Holiday Closures

We will be closed in observance of:

Memorial Day Monday, May 29, 2023

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. 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

Bill Pay Help Line

(844) 298-6428

Lost/Stolen

Visa Credit or Debit Card
(833) 933-1681

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.

Insight

A quarterly communication from SafeAmerica Credit Union • Spring 2023

Celebrating
70 Years!

**SafeAmerica
Credit Union**



SafeAmerica
Credit Union

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SafeAmerica
Credit Union

Celebrating 70 Years! Serving You Since 1953

2023 marks SafeAmerica Credit Union's 70th 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.

Celebrating 70 Years of Financial Service

Today, SafeAmerica Credit Union is a \$532 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.

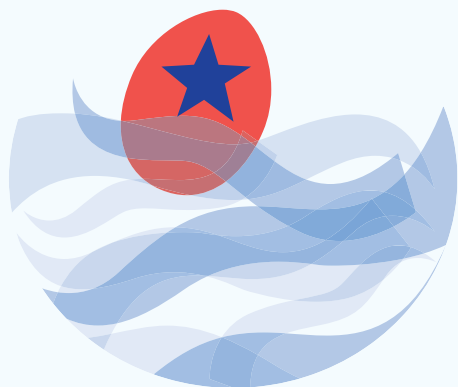
We are proud to serve the California counties of Alameda, Contra Costa, San Mateo, and Santa Clara as well as numerous employer groups. We continue to serve Northern California Safeway workers as well as Genentech employees in South San Francisco and Vallejo.

Without the support and loyalty of you, our members, we would not be where we are today—celebrating 70 years of service in the local community.



SHARE CERTIFICATES

Build Your Nest



Save For Tomorrow

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 competitive rates to help you get a great return.

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.

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 per account

National Credit Union Youth Month and Financial Literacy Month

This April, celebrate the spirit of the credit union movement with younger members during National Credit Union Youth Month. During this industry-wide celebration, you can help plant the seeds of financial well-being.

Start Talking About Money Early

Experts say children as young as five or six can understand the basics of money and saving. With that in mind, we can start sharing financial literacy skills early to ensure our children are set up for success.

Learn the Importance of Saving Money

Learning how to save is just as important as learning what to spend money on. As their savings grow, parents can reinforce the good money management habits they are putting into practice.

Talk About Wants Vs. Needs

It is always important to make every dollar count. Part of money education for children is helping them understand the difference between things they want and things they need.

Create A Budget Together

Next time you create a budget for the household, include your kids. Include them as you talk about how, where, and why you spend your money. Start small and slow, be honest, be patient, and encourage questions. Remember to talk in a way that doesn't upset them or make them worry about finances.

Please visit our website at safeamerica.com/blog for educational articles, tips and resources you can use to get the conversation started! SafeAmerica also offers youth savings accounts designed just for kids and young adults.



The Future Looks Bright

12 Month Youth Share Certificate

9.99% APY*

Help them get a big start
on their financial future.

Open yours today!

Apply online at safeamerica.com
or visit any SafeAmerica Branch.



*Only one Youth Certificate per member. Ages 23 and under only. \$1,000 minimum and maximum deposit. Existing Youth Certificate will be renewed into a regular certificate rate at the rate in effect at the time for 12 months, not the high yield Youth Certificate. Once the certificate is opened, the rate remains fixed through maturity. Early withdrawal penalties apply. Your child must have their own SafeAmerica Credit Union share account with a \$25 minimum daily balance.



Annual Meeting

Join Us for Our 70th Annual Meeting
April 18, 2023 at 5:45 pm

All members are encouraged to attend our virtual annual meeting to learn about the Credit Union's accomplishments of 2022. 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.

To RSVP and for more information, visit our website at safeamerica.com/annualmeeting.

Hope to see you online!



Notice of Nominations for 2023 Election of The Board of Directors

The SafeAmerica Nominating Committee has nominated the following individuals for election to the Board of Directors for the 2023 election cycle.

Frank Zampella , Chairman
Tracy Thames, Director

Patty Carlson, Diane Bailey, Susan Walls 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 18 at 5:45pm at the Pleasanton Administration Office.

Online and Mobile Banking Updates

Coming soon! We're excited to bring you a fully enhanced online and mobile banking experience this quarter. Watch for more details as we come closer to launching our new platform. You will not need to re-enroll once the update is live, but mobile users will be required to uninstall our old app and download a new one. Stay tuned!