

Insight

A quarterly communication from SafeAmerica Credit Union • Summer 2022

Holiday Closures

We will be closed in observance of:

Independence Day Monday, July 4, 2022

Labor Day Monday, September 5, 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.

Available only to members at that location.



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.

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



Safe for
Summer
Adventure



SafeAmerica
Credit Union

safeamerica.com | f t



SafeAmerica
Credit Union

Unlocking Life's Possibilities

SCORECARD®

Earn Rewards Points This Summer

Visa® - *Safe for Summer Spending*

Our SafeAmerica Credit Union Visa® Platinum Rewards Credit Card not only has a low rate and no balance transfer fee, but it also comes with plenty of reward options!

Here's What You Get:

- Low, fixed rate
- Earn rewards points
- No balance transfer fee
- No annual fee
- No cash advance fee
- Youth credit card option for those starting out

Earn points for each dollar you spend to redeem for travel, merchandise, and much more from ScoreCard Rewards.



Start Earning Today

Apply online or view/redeem your rewards points at safeamerica.com.

Cash advances and balance transfers do not qualify to earn points. Program is subject to terms and conditions.



**Earn points
for each
dollar you
spend!**



How Lenders Use Credit Scores By GreenPath Financial Wellness

We've all heard of credit scores. But what are they? How do lenders use credit scores?

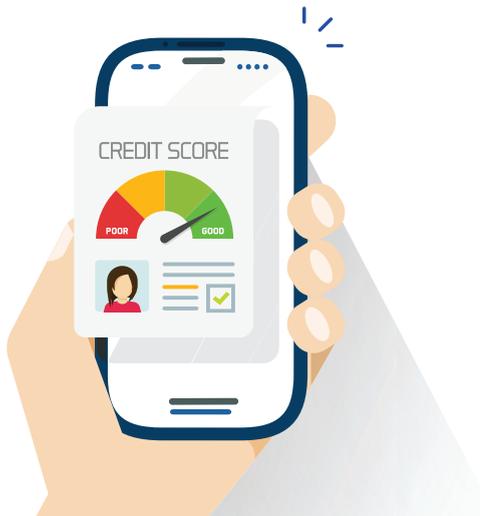
Your credit score is a number based on a formula using the information in your credit report. The result is an accurate forecast of how likely you are to pay your bills.

Credit scores are widely used. If you've gotten a loan, a credit card, or even auto insurance, the rate you paid was directly related to your credit score. The higher the score, the better you look to lenders. People with the highest scores get the lowest interest rates.

Defining Credit Risk

Credit scores look at information that can predict your future behavior. If you've been paying your bills on time for the past 25 years, you're likely a low-risk person to lend to. In contrast, imagine you got your first credit card two years ago and have had four late payments during that time. Your balance on the card is at the credit limit. You have applied for new credit four times in the last six months. Based on these facts, you will have a lower score, and are considered a higher risk.

Visit our blog at safeamerica.com/blog to continue reading about How Lenders Use Credit Scores.



2022 College Scholarship Winners

Safe for Continued Education

Congratulations to our five college scholarship recipients who each received \$1,000 for their winning submission. Every year, SafeAmerica Credit Union offers students a chance to win one of five \$1,000 scholarships by submitting an essay. The winners were selected based on their essay responses regarding community involvement, education and career goals along with the advantages of banking with a credit union. This year we received 35 submissions and the five winners are:



Chinonso E.

Sarah Lawrence College



Camdyn L.

Las Positas College



Jordan G.

University of California,
Berkeley



Mason V.

Tufts University



Valerie N.

Walden University

We wish you continued success on your future endeavors. Be sure to look for our 2023 call for entries in January.

Student Loans

Maximize Your Degree, Minimize Your Debt

Discover what's possible. Whether your college journey is just starting out or is already underway, you need funds to make it happen—and SafeAmerica Credit Union can help.

Through our partner, LendKey, we offer a low-cost way to cover education costs including tuition, room and board, books, and other school related expenses.

- Private student loans and refinances
- Fixed and variable rate options
- No application fees
- Flexible options
- Simple, online application

Get started today!

For more information, including rate options, or to apply online, visit our website at safeamerica.com.

LendKey

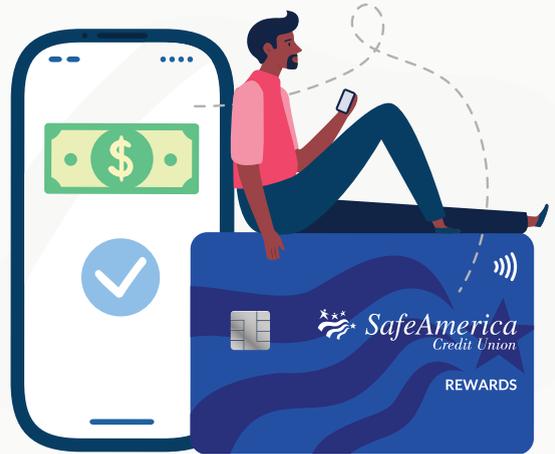


How-To Videos

Have you ever wondered just how DO you set up mobile wallet? Or, perhaps you're asking yourself, what IS a Credit Union? Either way, we've got you covered. We invite you to check out our series of short demonstrational videos, including:

- What is a credit Union?
- How to enroll in Online Banking
- How to use our mobile app
- How to use mobile deposit
- How to set up mobile wallet
- How to make a loan payment
- How to earn and redeem Visa rewards points

Visit safeamerica.com/education-videos to learn more today!



Online and Mobile Banking

Bank from the comfort of your home.
Enrollment is easy.

How to Enroll

To get started, visit safeamerica.com and click on the "Enroll In Online Banking" button on the home page. Follow the on-screen instructions and you're on your way! You'll be able to:

- View account balances and history
- Transfer funds between accounts as well as to and from other financial institutions
- Send cash to anyone with just a mobile phone number or email
- Pay bills online with bill pay
- View/download your monthly statements
- Set up account alerts
- Deposit checks with mobile banking

Get started today at safeamerica.com.