

Holiday Closures

We will be closed in observance of:

Independence Day Tuesday, July 4, 2023

Labor Day Monday, September 4, 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.



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](https://www.safeamerica.com)

Insight

A quarterly communication from SafeAmerica Credit Union ■ Summer 2023



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Credit Union

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SafeAmerica
Credit Union

Sun's Out, Funds Out: 10 Tips for Summer Spending

By GreenPath Financial Wellness

Summer is here! And while warmer months are a great time for outdoor fun and travel, they can also be a time of overspending (staycations, anyone??) To minimize financial stress, it's a good idea to have a spending plan for your summer itinerary.

Trimming down on expenses doesn't have to mean trimming down on good times. Here are ten tips for building a spending plan that will help you enjoy the season (without breaking the bank).

1. Build a Budget

Create an activities or vacation budget that allows you a big picture view of your current income and how much your activities will cost—if you're road-tripping for example, what will you need to spend on lodging, tourist attractions, and meals?

2. Prioritize Activities

Make a list of the summer activities you want to do and prioritize them based on how important they are to you (and others, if you're planning with friends or family.) This puts a financial focus on the activities that matter most and makes it less likely that you'll be short on cash where it really counts.

For tips 3-10, visit safeamerica.com/blog to continue reading about how to avoid overspending this summer by creating a spending plan.



LET'S HIT THE ROAD

rates as low as
5.99% APR*
for 66 months

Now could be the perfect time to purchase that new vehicle you've been thinking about or even refinance your existing loan you have elsewhere.

Benefits:

- Purchase and refinance options
- Flexible terms, 24-96 months
- Same low rate for new or used vehicles
- Member-only pricing on auto insurance and vehicle protection prodw

Apply Today!

For more information or to apply in 3 easy steps, visit us at safeamerica.com.

APR (Annual Percentage Rate) is best available; may be higher depending on factors such as credit history and amount financed. Rates for approved applicants will be disclosed in writing before applicant becomes obligated. Payment sample: Pay \$23.00 per month per \$1,000 borrowed for 48 months at 5.99%. Minimum loan amount for a 96 month term is \$30,000. Tier 1 credit qualification only and a 730 FICO score. See website for full details.

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

2023 College Scholarship Winners

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 25 submissions and the five winners are:



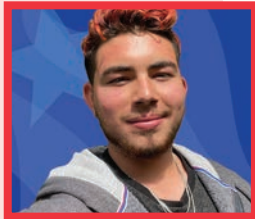
Gianna S.



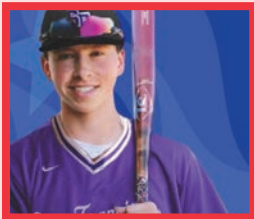
Janel D.



Nicholas A.



Sandro C.



Jacob F.

This program runs January through March. Be sure to look for your chance to win in 2024! Visit safeamerica.com/college-scholarship-program for more information.



14 month certificate

5.00% APY

Let Your Money Work For You

Let your money work for you with guaranteed returns on our Share Certificates.

A Share Certificate, much like a CD offers a higher rate of return than a traditional savings account. Your funds stay put, untouched, for a set term. Typically, the longer your term commitment, the higher dividend you'll earn.

Our 14 month certificate special offers:

- Competitive rate that remains fixed for the life of the certificate
- Insured to \$500,000 per account
- \$10,000 minimum balance required
- New money only
- View your accounts online or through our mobile app

We also offer a variety of term options, depending on your financial time frame. Check out all our rates and terms or apply online at safeamerica.com.

APY (Annual Percentage Yield) as of 6/5/23 and is subject to change without notice. 14 month certificate requires a minimum balance of \$10,000, new money only and rolls into a 12 month certificate upon maturity. Any money deposited at SafeAmerica within the last 30 days qualifies as "new money". Early withdrawal penalties apply. See website for full details.

Online and Mobile Banking Updates



We value our members and the commitment you make to us every day. That's why we're always looking for ways to improve upon the services you love most.

Online and Mobile Banking has all-new enhancements and a fresh new look.

Enhancements Include:

- Brand new design with visual graphics for a quick snapshot of your finances.
- Customize your dashboard by grouping and naming your accounts any way you choose.
- View and make all loan payments in a central dashboard.
- Additional fraud prevention features for external accounts.

What Do I Need To Do?

You can continue to login with the same user name and password. Just visit safeamerica.com and click the Login button. For new enrollments, just select the Enroll in Online Banking button.

Be sure to update your SafeAmerica Credit Union app to the latest version to see all the new enhancements.

Help

If you need additional help, visit our website at safeamerica.com/online-enhancements for FAQs and How-To Guides with step-by-step instructions on anything from customizing your dashboard to setting up transfers.

We hope you enjoy the new Online and Mobile Banking experience at SafeAmerica Credit Union.