

Insight

A quarterly communication from SafeAmerica Credit Union ■ Winter 2022

Safe for
A New Start



SafeAmerica
Credit Union

Unlocking Life's Possibilities

Refinance Your Auto Loan. Receive 1% Cash Back.

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!

Payment Examples:

Loan Amount	APR	Term	Monthly Payment	Monthly Payment with MoveUP
\$60,000	2.74%	60 months	\$1,071	\$921
\$40,000	2.74%	60 months	\$714	\$614
\$20,000	2.74%	60 months	\$357	\$307

MoveUP payment example with an Executive level 3% cash back bonus.**

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.

APR (Annual Percentage Rate) as of 1/1/22 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 example: 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 This offer is valid 1/1/22-3/31/22 and can be withdrawn anytime. Member must be in good standing to refinance.

*Must refinance by 3/31/21. 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.



2021 Year In Review

Message from the CEO

Here at SafeAmerica Credit Union, we want to remind you that you and your finances are safe with us. Despite the challenges we have all faced, SafeAmerica Credit Union had a healthy and strong 2021. We continue to monitor the stability of our accounts and continue to see positive growth; a prime example of how you, our valued members, continue to place your trust in the credit union. We give thanks for the opportunity to continue to serve you and recognize the trust you have placed in us.

Undoubtedly, the strong success SafeAmerica has been able to carry over again this year could not have been possible without the continued dedication from all of our staff. The resilience and combined efforts of all departments have continued to make a difference. With the ever-changing financial landscape, we will continue to put our member's first.

As a reminder, SafeAmerica Credit Union deposit accounts are privately insured to \$500,000 per account through American Share Insurance. We also continue to offer free financial education and counseling service through our partnership with GreenPath Financial Wellness. Additionally, you can visit and read through our blog at safeamerica.com/blog for helpful financial articles.

As we enter into 2022, we want to thank you for your continued membership and trust. We take great pride in searching for new and efficient ways to better assist our members and continue to make progress towards achieving yet another successful year in 2022.

Happy New Year!



Tom Graves
President & CEO



Take Control of Your Holiday Debt With No Fee Balance Transfers

The holidays are meant to be enjoyed worry-free with the comfort and company of family and friends. This New Year, don't let any holiday debt linger.

At SafeAmerica Credit Union we provide lower interest rates than what big banks offer.

Transferring over high interest holiday debt can provide instant savings as well as a quicker payoff, plus as a member of SafeAmerica Credit Union, you pay no fee for transferring over any balances!

Transfer Balances to a Visa® Platinum Rewards Credit Card with:

- No balance transfer fee
- Rates as low as 9.90% APR
- Easy online application

Visit our website at safeamerica.com for more information or to apply online today!

You can even use our online calculators to see how much you could possibly save by transferring to a lower rate.

For additional resources, visit our blog at safeamerica.com/blog for more articles about the advantages and disadvantages of a balance transfer.

APR (Annual Percentage Rate) as of 12/8/21, is based on credit worthiness and is subject to change without notice.

2022 College Scholarship Program Call for Entries

SafeAmerica is pleased to announce its “call for entries” for the 2022 College Scholarship Program. Five college bound students and students already attending college will be awarded \$1,000 scholarships to help with tuition and book expenses.

The winners will be chosen from those who write and submit a minimum 600 word essay.

Apply online at safeamerica.com/college-scholarship-program.

The submission deadline is March 31, 2022.

Good luck!



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 for more information.

Hope to see you online!

A Year of Giving Back Thank You!



Donating to local community organizations is one way we support the communities that we serve. 2021 was an especially tough year for many and the need has never been greater. By the end of 2021, we made contributions to the following charitable community organizations. We invite you to also support these worthy causes in our community.

Thank you to our dedicated staff and members who all contributed.

Together we can continue to help our communities thrive.



ALAMEDA COUNTY
COMMUNITY
FOOD BANK



FOOD
BANK
of Contra Costa & Solano



Join Us. We're Hiring!

Grow your career while making a difference in your community.

We offer a full range of benefits and competitive compensation to support the financial and personal needs of our employees and their families.

Learn more at safeamerica.com/careers.

Holiday Closures

We will be closed in observance of:

Martin Luther King Jr. Monday, January 17, 2022

President's Day Monday, February 21, 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



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 |