

# Insight

A quarterly communication from SafeAmerica Credit Union ■ Winter 2023

## Holiday Closures

We will be closed in observance of:

New Year's Day Monday, January 2, 2023

Martin Luther King Jr. Birthday  
Monday, January 16, 2023

President's Day Monday, February 20, 2023

## Branches

**Pleasanton**  
Corporate Office  
6001 Gibraltar Drive  
Pleasanton, CA 94588  
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

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

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

**Brentwood**  
6560 Lone Tree Way, Suite D  
Brentwood, CA 94513  
Monday - Friday  
10:00 am - 5:00 pm

\*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

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

**Bill Pay Help Line**  
(844) 298-6428

[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.

## New Beginnings



 **SafeAmerica**  
Credit Union

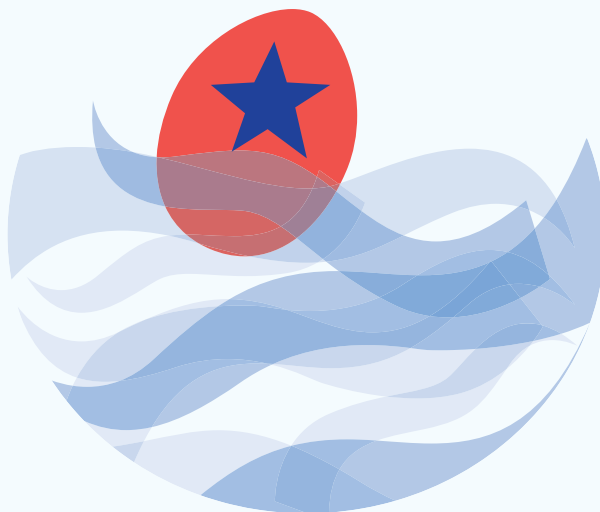
[safeamerica.com](http://safeamerica.com) |  

**70<sup>th</sup>**  
1953-2023

 **SafeAmerica**  
Credit Union

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 great, 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](https://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

## Celebrating 70 Years of Service

### A message from the CEO

2023 marks the 70th anniversary of SafeAmerica Credit Union. Founded in 1953, our roots run deep. We were created when two credit unions from San Francisco got together to serve Northern California Safeway employees. It started with just three employees and 1,500 members and has evolved to now serve almost 37,000 members in the California counties of Alameda, Contra Costa, Santa Clara, and San Mateo.

Our mission is to provide our members with the financial guidance they need to navigate life's journey. Looking back at our humble beginnings, the growth we've accomplished over the years is an excellent testament to the membership that supports and trusts us daily.

We take pride in knowing our members look to us for guidance and support, especially during these financially uncertain times. In 2022, we launched a series of robust and industry-leading share certificate rate specials to help your money earn more. While our current rate environment continues to change, we are committed to offering you competitive rates on our products and services that allow you to do more with your money.

As we enter 2023, we know that financial uncertainty is top of mind to all. We are committed to searching for ways in which to help our members. As interest rates fluctuate, we will observe and respond promptly. 2023 will also bring improved member convenience through significant online and mobile banking updates.

Undeniably, the credit union's repeated success could not have been possible without the continued commitment of our staff. Their hard work has proven to be fundamental to SafeAmerica's everlasting success. They have learned, adapted and grown during the past challenging year to better serve you, our members.

For 70 years, SafeAmerica Credit Union's efforts to meet our member's financial standards could not have been done without the continued support from past and present members and staff. We want to thank you all for allowing us to serve and assist you in reaching your financial goals. We look forward to achieving yet another successful year in 2023.

Sincerely,



Tom Graves

President and CEO

FROM THE SAFEAMERICA BLOG

## What's On Your New Year Financial To-Do List?

By GreenPath Financial Wellness



### Start the New Year Strong

Most of us stay current with routine weekly and monthly tasks—like paying bills, monitoring credit card balances and savings accounts—yet some financial wellness tasks lend themselves to the beginning of a New Year. The following suggestions are not intended as an exhaustive list, but can be considered reminders as part of your New Year financial to-do list:

#### To-Do #1: Know Where You Stand

A healthy financial future begins with understanding your current situation. Start your New Year to-do list with a financial assessment to get a clear picture of your financial health.

An online financial assessment helps you see how mortgage, consumer debt, student loans or other debt might be affecting your budget, how long it will take to pay your debt off, and other personalized information. This is a useful first step to understand the impact of interest charges to help you effectively manage your debt and reduce your financial stress.

#### To-Do #2: Review Your Credit Report

Taking stock of New Year finances means getting a view of your credit history and credit score—important measures of financial health. If a mortgage, car loan or new line-of-credit is in the New Year plan, note that lenders look to your credit score as an indicator of your creditworthiness. The New Year is a good time to know how your credit score is calculated and understanding how to read your credit report is an important component of your overall financial health. Obtain a free copy of your credit report from [annualcreditreport.com](https://annualcreditreport.com) or other sources.

To continue reading financial to-do's #3 through #5 visit [safeamerica.com/blog](https://safeamerica.com/blog).



## New Year. New Tech. 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.

We're excited to announce significant updates to both Online and Mobile Banking this year! Some enhancements include a streamlined dashboard with more functionality all in one place, reminders and notifications, goal setting, spending targets and more, all with visual graphics for a quick snapshot of your finances.

As part of our upgrade, mobile banking users will be required to download a new app and uninstall the old one. No changes to your login information will be required.

Stay tuned for more details and information about this exciting update.



## 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.

Visit our website at [safeamerica.com/annualmeeting](https://safeamerica.com/annualmeeting) for more information. [See you there!](#)

## Love to Give: Holiday Food Drive 2022 A Year of Giving Back



Donating to local community organizations is one way we support the communities that we serve. By the end of 2022, 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.



## 2023 College Scholarship Program Call for Entries

SafeAmerica is pleased to announce its "call for entries" for the 2023 College Scholarship Program. Five college bound seniors 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](https://safeamerica.com/college-scholarship-program). The submission deadline is March 31, 2023.

[Good luck!](#)