



SafeAmerica Credit Union Welcomes New CEO

The Board of Directors of SafeAmerica Credit Union is excited to announce that credit union industry veteran Roger Ballard has been named President & Chief Executive Officer of SafeAmerica Credit Union. Roger takes over the role from Board Chair Frank Zampella who has served as interim CEO since January, 2023.

SafeAmerica Credit Union could not have found a more qualified or respected leader—or a more passionate credit union industry advocate—to lead the credit union forward. Roger brings tremendous leadership talent, over three decades of credit union experience, and unparalleled dedication to member service to SafeAmerica. The Board has every confidence that Roger is the right person to guide the credit union into the future as we take smart, strategic steps to find innovative ways to bring new value to members.

A 30 year veteran of the credit union industry, Ballard has been CEO of Nuvision since 2004, a position he will retain serving as dual CEO of both credit unions. Bringing Roger on board as a shared CEO highlights the cooperative and collaborative nature of our credit union movement. During his tenure at Nuvision, Ballard has quadrupled the California credit union's assets and established successful mortgage lending and business service/loan programs—while achieving the highest levels of member satisfaction in the credit union's history.

We're excited to welcome Roger and we remain committed to providing our members with the excellent service you've come to expect from the past 70 years.

We look forward to a prosperous 2024!

Holiday Closures

We will be closed in observance of:

New Year's Day Monday, January 1, 2024

Martin Luther King Jr. Day Monday, January 15, 2024

President's Day Monday, February 19, 2024

Branches

Pleasanton
Corporate Office
6001 Gibraltar Drive
Pleasanton, CA 94588

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

Hayward
1030 La Playa Drive
Hayward, CA 94545

*Branch located in a secure
building. Available only to
members at that location.

Brentwood
6560 Lone Tree Way, Suite D
Brentwood, CA 94513

Walnut Creek
2868 Ygnacio Valley Road
Walnut Creek, CA 94598

Member Services
(800) 972-0999
M-F 8:45 am - 5:30 pm
Sat 9:00 am - 2:00 pm

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

safeamerica.com

Bill Pay Help Line
(844) 298-6428



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 ■ Winter 2024

Creating a future for Success.



 **SafeAmerica**
Credit Union

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SHARE CERTIFICATES

Let your money work for *You.*

Guaranteed Returns

Let your money work for you and earn dividends on your funds with our Share Certificates. Choose from a variety of term options, short or long, depending on your financial time-frame. Your funds stay put, untouched, for the term you've selected. Typically, the longer your term commitment, the higher the dividend you'll earn.



All 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

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.



Annual Meeting

Join Us for Our 71st Annual Meeting
April 16, 2024 at 5:45 pm

All members are encouraged to attend our annual meeting to learn about the Credit Union's accomplishments of 2023. 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.

See you there!

FROM THE SAFEAMERICA BLOG

Make Money Resolutions that Stick

By GreenPath Financial Wellness

Maybe you only have one resolution this year. Maybe you have a laundry list of resolutions and a goal of being so self-actualized your friends and family will hardly recognize you! Maybe your resolution is to not have a resolution.

While we don't have much to offer on the subject of keto diets or exercise regimens, we do have some tips when it comes to making money resolutions—and keeping them.

1. Set a Goal (and Write It Down)

Goal setting gives you direction. You can decide on your destination and make a plan to get there. This might seem small, but it's not. Not only is goal setting found to be linked to higher achievement and self-confidence, but writing down your goal can also make you 42% more likely to succeed.

2. Get Clear

Getting clear on your priorities and deciding on a specific goal are two keys to success. When it comes to your money and your financial situation, set aside some time to reflect on what you really want to accomplish—and be specific.

3. Be Positive and Realistic

Goals can challenge you and help you grow into a new future. Choosing a goal that is attainable is another important part of success. Let's say you've chosen a clear goal—with a positive outcome—such as: "In five years, I will be debt free. I will pay off my entire debt of \$12,000 so that I can focus on enjoying my family instead of worrying about money." Be sure it's a realistic goal given your specific situation.

4. Hit Those Milestones

Making your goal measurable will help it stick. Keeping track of your progress can help you stay focused and motivated. Tracking progress on an app or spreadsheet, or a simple notebook, helps you see your future getting closer and closer. Break your goal into smaller milestones. This makes it easier to see your progress and it's less intimidating. Celebrate your success along the way.

5. Make (and Work) the Plan

Money resolutions often go by the wayside if they serve as a goal without a plan. A plan outlines how you will accomplish your goal. Keep it simple. The plan might clearly define how much you will spend toward your goal, how often you'll make deposits on it, and the method you'll use to transfer money toward your goal.

Ready to Make Money Resolutions that Stick?

The New Year is your opportunity for success. Our partners at GreenPath Financial Wellness offer free financial counseling and education. Their caring counselors are ready to work with you for options to get out of debt and improve financial wellness.

Visit us at safeamerica.com/greenpath for more information and to get started today!



2024 College Scholarship Program Call for Entries

SafeAmerica is pleased to announce its "call for entries" for the 2024 College Scholarship Program. Five college bound seniors or 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, answering:

Thinking about my future, what will my financial needs be and how can SafeAmerica Credit Union help me accomplish those needs? Be sure to include examples of programs or products that will help you achieve your goals.

Apply online at safeamerica.com.

The submission deadline is March 31, 2024.

Good luck!



Love to Give: Holiday Food Drive 2023 A Year of Giving Back



It's no secret that People Helping People is an integral philosophy to our credit union. In 2023 we joined forces, once again, with The Alameda County Community Food Bank and the Food Bank of Contra Costa & Solano for our annual holiday food drive: "Love To Give" to help those in need.

Our Pleasanton Corporate Office/Branch successfully hosted food barrels to gather non-perishable food items for the Alameda County Community Food Bank. We had many food items donated by you, our members, and our dedicated staff. We also raised monetary donations through our online virtual food drives with SafeAmerica Credit Union matching all your generous donations to give even more to this worthy cause.

Thank you to our members and staff! Together we made a great impact and a major difference for those suffering from food insecurity.

