

Join us at the 1st United Credit Union

92nd Annual Meeting

Tuesday, February 20, 2024 • 5:30 p.m.
5901 Gibraltar Drive, Pleasanton, CA 94588

An election will be held to fill Board of Directors and Supervisory Committee positions whose terms expire in 2024. Three (3) Board of Directors seats will become vacant in 2024. Each Board seat is a three-year term. Additionally, five (5) Supervisory Committee seats will become vacant in 2024. Each Supervisory Committee seat is a one-year term.

Members of 1st United Credit Union who are 18 years of age and older are entitled to vote for, as well as run for, these elected offices. **All requests for nomination for these seats must be received by November 15, 2023.**

Are you interested in becoming a Credit Union Volunteer?

The Credit Union is always looking for qualified candidates to serve on the Board of Directors and Supervisory Committee. If you are interested in becoming a candidate for election, nominations may be made in one of two ways:

- 1. By the Nominating Committee** – Members may apply by sending a letter along with a resume to the Nominating Committee, indicating what position you are interested in filling and why you feel you are a good candidate.
- 2. By Petition** – Members may be nominated by obtaining the signatures of at least 100 valid 1st United members on a nominating petition.

Please send your letter or petition to:
Nominating Committee
1st United Credit Union
5901 Gibraltar Drive
Pleasanton, CA 94588

Holiday Closures

We will be closed in observance of:

- Veterans Day** (observed) – Friday, November 10
Thanksgiving – Thursday, November 23 and Friday, November 24
Christmas Day – Monday, December 25
New Year's Day – Monday, January 1



Better Banking Is Coming Your Way

Our excitement is building!

We're remodeling our San Leandro branch to better serve you. Track our updates and branch status at 1stunitedcu.org/sanleandroremodel.

Disruptions that may occur during construction:

- Modified branch hours
- Longer wait times
- Limited or no parking
- Outside ATM access only
- Limited cash withdrawals

Be sure to visit 1stunitedcu.org/sanleandroremodel to check the branch's status prior to visiting. Thank you for your continued support as we create a better space for you!

IMPORTANT NOTICE: Proxy Use

If you have appointed the Credit Union's Board to act as your representative by means of a current, unrevoked proxy, the proxy will be voted by the Board's authorized designee at member meetings on Director and Supervisory Committee elections, amendments to the bylaws and articles of incorporation, as well as such other proper business as may come before such meetings. Your proxy may be revoked by a subsequent proxy, or otherwise in writing. You may also withdraw your proxy from any meeting you attend in person.

Directory

Branches

Alameda
2680 Fifth Street, Suite A
M–F 9:00 a.m. – 5:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.

Berkeley
2175 Milvia Street
M–F 9:00 a.m. – 5:00 p.m.

Castro Valley
3365 Castro Valley Boulevard
M–F 9:00 a.m. – 5:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.

Fremont
2710 Mowry Avenue
M–F 9:00 a.m. – 5:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.

Hayward
109 Review Way
M–F 9:00 a.m. – 5:00 p.m.

Livermore
4518 Las Positas Road
(in the Target Shopping Center)
M–F 9:00 a.m. – 5:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.

Oakland – Rockridge
6300 College Avenue, Suite 110
(in the Safeway Shopping Center)
M–F 9:00 a.m. – 5:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.

Pleasanton
5901 Gibraltar Drive
M–F 9:00 a.m. – 5:00 p.m.

San Leandro
600 Bancroft Avenue
M–F 9:00 a.m. – 5:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.
San Leandro branch hours may be modified during remodeling.

Member Contact Center
(800) 649-0193
M,T,Th,F 8:30 a.m. – 5:00 p.m.
Wed 9:00 a.m. – 5:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.

24-Hour Card Services
(800) 649-0193
Includes:
Lost/Stolen Visa
Visa credit/debit PIN by phone

Board of Directors

Dave Macdonald
Chair
Steve Manning
Vice Chair
Cyril Bonanno
Secretary
Terri Laugan
Treasurer

Howard T. "Bud" Garrigan
Director
Joan Johnson
Director
Susan Muranishi
Director
Patrick O'Connell
Director
Veleta Savannah
Director

Supervisory Committee

Kevin Powers
Chair
Cecilia Leon
Secretary

David Budde
Crystal Graff
Len Herrero

1stunitedcu.org
Simpler. Faster. Friendlier.

Federally insured by NCUA

Fall Update 2023

Holiday Savings Activated

Home Equity Line of Credit



5.99% APR
for 12 months
After that, as low as
6.50% APR

As low as
7.90% APR
for 12 months

Visa Platinum Cards



Holiday Savings Activated

5.99% APR
for 12 months
After that, as low as
6.50% APR



Home Equity
Line of Credit

Visa Platinum
Cards



As low as
7.90% APR
for 12 months

We want to help you save more this season. That's why we're offering two special introductory rates to help brighten your holidays. Choose from a **home equity line of credit** or a **Visa Platinum credit card**, and you'll receive a limited-time introductory rate for 12 months.

Home Equity Line of Credit

- **5.99% APR** for 12 months on transactions made by January 15, 2024
- After that, as low as **6.50% APR**
- Easy access to funds through online transfer or check
- No annual fee
- No points



Visa Platinum Cards

- Rates as low as **7.90% APR** for 12 months
- Same low rate for purchases and balance transfers made by December 31, 2023
- No annual fee
- Choose a Visa Platinum Rewards credit card and you'll also earn one rewards point for every dollar you spend, with 2,500 bonus points after your first use



Apply online at 1stunitedcu.org/holiday using the promo code **HOLIDAY**, call us at (800) 649-0193, or visit your local branch.

HELOC Offer: Funds cannot be used to pay any 1st United Credit Union loan obligation. Introductory APR (Annual Percentage Rate) is as of September 15, 2023 and is a fixed 5.99% for 12 months, then reverts to a variable rate which is Prime rate (index) currently at 8.50% as of September 21, 2023 minus a 2.00% margin and may be subject to adjust monthly. Introductory rate reverts back to the regular rate on January 15, 2025 or if the account becomes delinquent. Your rate may vary based on creditworthiness, amount financed and other additional terms and conditions. Best rate quoted for primary residence. California properties only. \$100 processing fee applies for loan amounts up to \$250,000; \$875 origination fee applies, plus appraisal and title fees for loan amounts over \$250,000. Rate is valid up to 80% combined loan to value ratio (CLTV). Rental property rates available. Loans are subject to credit approval. An early closure fee of \$350 will apply if the loan is paid off and closed within the first two years. Lifetime cap is 6.000% above current fully indexed rate. Payments based on 1% of the outstanding balance. Offer ends January 15, 2024. **Visa Offer:** APR (Annual Percentage Rate) as of October 1, 2023, is an introductory variable rate tied to Prime rate, is as low as 7.90% for 12 months on purchases and balance transfers made through December 31, 2023 using promo code HOLIDAY, then reverts to the standard variable rate tied to the Prime rate, currently 13.90%–23.90% for Visa Platinum and 14.90%–23.90% for Visa Platinum Rewards, is based on creditworthiness, and is subject to change. Promotional rate will revert back to the standard rate if a payment is late or missed. All 1st United credit cards require consent to recovery of delinquent balances from Credit Union shares. Balance transfer fee is \$5.00 or 2% of the transfer amount, whichever is greater. Foreign transaction fees are 2.00% of each transaction in United States dollars (USD) and may be assessed on purchases or online purchases made in the United States if the merchant is in a foreign country. Loans are subject to credit approval. Cash advances, balance transfers, and existing Visa Platinum upgrade balances do not qualify to earn points. Program is subject to Terms and Conditions.



Financial Safety Tips for the Holiday Season

Whether you're shopping in person, online, or both, protecting your finances will be important this holiday season. Here are some tips to avoid being scammed on Black Friday, Cyber Monday, and any other online shopping day:

Know About Credit Card Protections

Most credit cards offer fraud protection in case your card is compromised. For 1st United members, your debit or credit card comes with a Visa zero-liability guarantee to protect you from fraud. For an added level of security, be sure to set up both fraud text alerts and Visa purchase alerts for your cards. If at any time you think your card has been compromised, call us at (800) 649-0193.

Don't Shop When Using Public Wi-Fi

Shopping online from home may be safe since private at-home Wi-Fi isn't easily hacked. Public Wi-Fi, however, isn't as secure. Logging in to a coffee shop's internet and entering a credit card number to purchase something online can lead to trouble if a cybercriminal is illegally scanning the Wi-Fi. To protect

yourself, make all online purchases from your home or turn off public Wi-Fi and use data instead—it's much more secure.

Beware of Scams

Email scams and robocalls asking for account information and passwords increase this time of year. No reputable retailer or financial service will ever reach out to you and ask you to give your information back to them. If you're concerned, you can call the business back using the phone number from their website.

Protect Your Passwords

If your passwords are all the same or similar enough, take time before Black Friday to change at least a few of them, particularly for your Credit Union login, your credit cards, and any shopping websites you might use this holiday season. This can help prevent fraudsters from hacking into your accounts.

Taking the time to implement these financial safety tips will go a long way in protecting you. To learn more about scams, visit us online at 1stunitedcu.org.

Current Rates Visit 1stunitedcu.org/rates

