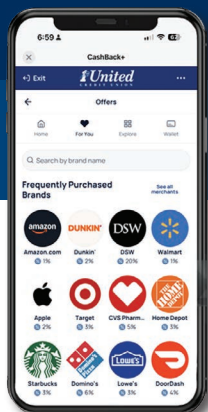


Buy Gift Cards. Earn Cash Back. Repeat.

✓ **Buy gift cards.** Use your 1st United checking or savings account to purchase gift cards from popular brands.

✓ **Earn instant cash.** Gift card purchases earn cash back that's instantly added to your CashBack+ Balance.

✓ **Choose how to use it.** Transfer your CashBack+ Balance to your 1st United checking or savings account, or use it towards another gift card.

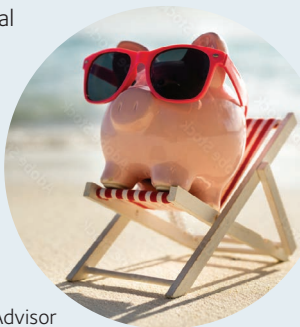


Simply log in to your account and select "CashBack+." Scan the QR code or visit 1stunitedcu.org/cashback to learn more.



Retirement Planning

Our Osaic Institution Inc.* financial advisor can help you outline the investment and insurance services needed to achieve your retirement goals. Contact Rahil Machiwalla to schedule your complimentary appointment.



Rahil Machiwalla
Executive Financial Advisor
Osaic Institutions, Inc.*
CA Insurance Number: OG20361
(925) 598-4718
rmachiwalla@1stunitedcu.org

*Investment and insurance products and services are offered through **Osaic Institutions, Inc.**, Member FINRA/SIPC. **Osaic Institutions** does insurance business in California as Osaic Institutions Insurance Agency. CA Agency License #OH30186. **Osaic Institutions** and 1st United Credit Union are not affiliated. Products and services made available through **Osaic Institutions** are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union affiliate. These products are subject to investment risk, including the possible loss of value.

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.

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
M–F 9:00 a.m. – 5:00 p.m.
Sat 9:00 a.m. – 1:00 p.m.

Oakland

6300 College Avenue, Suite 110
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.

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

Steve Manning, Chair
Joan Johnson, Vice Chair
Cyril Bonanno, Secretary
Kevin Powers, Treasurer
Kevin Hing, Director
Teresita M. Lauigan, Director
Dave Macdonald, Director
Veleta Savannah, Director
Melissa Wilk, Director

Supervisory Committee

William (Bill) Eskridge, Chair
David Budde, Secretary
Len Herrero
Cecilia Leon
Nancy Reilly
Laurie Santos
Tsu-Loong Wu

1stunitedcu.org

Federally insured by NCUA

You're On the Nice List Earn Up to 3% Cash Back

Plus, a
\$100
Cash Back
Bonus



1st United
CREDIT UNION

Fall Update 2026

1st United
CREDIT UNION

You're On the Nice List

Earn Up to 3% Cash Back

Plus, a
\$100
Cash Back
Bonus



Earn **3% cash back** on restaurants and gas/EV charging and **1% cash back** on all other spending.

✓ **1% on Spending** – No limits on how much you can earn

✓ **\$100 Bonus** – Spend \$1,000 or more in the first 90 days

✓ **3% on Restaurants and Gas/EV Charging**

✓ **No Annual Fee**

✓ **0% APR for Six Months,
as Low as 13.40% APR After**

✓ **Earn Instant Cash Back** on CashBack+ gift cards



Apply online today by scanning the QR code or visiting **1stunitedcu.org/rewards**.

APR (Annual Percentage Rate) as of October 1, 2026, is a 0% introductory rate for 180 days following account opening on purchases and balance transfers, then reverts to the standard variable rate tied to the Prime Rate, currently ranging between 13.40% APR and 23.40% APR, is based on creditworthiness, and is subject to change. Offer may be withdrawn at any time and cannot be used to pay any 1st United loan or line of credit obligation. Account must be in good standing. Offer does not apply to Visa Platinum share secured cards. Introductory rate reverts 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. 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. Cannot be combined with any other offer. View full rates and fees online at 1stunitedcu.org/visa-disclosure. **CashBack+ Details:** Cardholders will earn 1% CashBack+ Balance on all spending with no cap and 3% CashBack+ Balance on purchases on these two categories: 1) Restaurants and 2) Gas/EV charging, with an annual calendar year cap of \$4,000 in spending per category per credit card account. Purchases in designated cash back categories beyond the annual cap will receive the standard 1%. 1st United does not control merchant category assignments and is not responsible for incorrectly coded transactions. CashBack+ Balance earned through spending will accrue on a monthly basis. CashBack+ Balance earned through gift card purchase will accrue immediately. CashBack+ Balance may be forfeited if account is not in good standing. **\$100 Spend Bonus:** \$100 will be credited to CashBack+ Balance after \$1,000 is spent within 90 days of card opening. Balance transfers and cash advances do not count toward spending total. View complete CashBack+ Terms and Conditions online at 1stunitedcu.org/cashback-plus-terms.

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.

95th Annual Meeting

Tuesday, February 16, 2027 • 5:30 p.m.

Meeting will be held online.

An election will be held to fill Board of Directors and Supervisory Committee positions whose terms expire in 2027. Three (3) Board of Directors seats will become vacant in 2027. Each Board seat is a three-year term. In addition, Melissa Wilk has been appointed to replace Patrick O'Connell's term following his departure from the Board and will be running to complete the remainder of his term. Seven (7) Supervisory Committee seats will also become available in 2027. 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, 2026.**

Interested?

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 and resume, 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

Veterans Day – Wednesday, November 11

Thanksgiving – Thursday, November 26 and
Friday, November 27

Christmas Day – Friday, December 25

New Year's Day – Friday, January 1

