

We're the official ACCFB Food Drive Host for 2024

We're excited to support the Alameda County Community Food Bank's mission by serving as their 2024 food drive host. You can donate non-perishable foods at any of our branches year round. We hope you'll join us in supporting our community by hosting your own food drive. Learn more at 1stunitedcu.org/fooddrive.



Retirement Planning

Our Osaic Institutions* 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.

Holiday Closures

We will be closed in observance of:

Memorial Day – Monday, May 27

Juneteenth – Wednesday, June 19

Independence Day – Thursday, July 4

Personal Loans You Dream It. We Finance It.



Whether you're planning your dream vacation, backyard landscaping, or even consolidating debt, we can help make it possible. With a personal loan, you can turn your dreams into reality.

Plus, enjoy features like:

- **Fixed rates as low as 8.99% APR**
- **Loan amounts up to \$25,000**
- **Fixed terms and payment for easy budgeting**
- **Terms up to 60 months**
- **No prepayment penalty**
- **Fast and easy loan process**

Let's make dreams come true

To apply or for more information, visit us online at 1stunitedcu.org/personal or call us at (800) 649-0193.

APR (Annual Percentage Rate) as of April 1, 2024, and is subject to change. Lowest rate quoted. APR ranges between 8.99% and 20.89%. Your rate may vary based on creditworthiness, amount financed, and terms and conditions. Available terms between 12 months and 60 months. No pre-payment penalty. Loans are subject to credit approval. **Loan payment example:** \$45.68 per month for each \$1,000 borrowed at 8.99% APR for 24 months.

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

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.

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

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Steve Manning
Vice Chair

Cyril Bonanno
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Terri Lauigan
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Director

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1stunitedcu.org

Simpler. Faster. Friendlier.

Federally insured by NCUA



Spring Update 2024

Checking Accounts Made Easy. Local. Free.

Plus,
\$100!



Checking Accounts Made Easy. Local. Free.

Looking for a local checking account with **zero** monthly fees, **zero** minimum balance requirements, and **zero** hassle? We think our free checking accounts are perfect for you.

Plus, for a limited time, when you open a checking account and use it, **we'll give you \$100!** Here's how:

1. Open a checking account by June 30, 2024 using **promo code FREE**.
2. Use your debit card to make 10 purchases of \$10 or more.
3. **\$100 is yours** to save or spend. It's that easy.

Our Checking Accounts Feature:

ZERO

Monthly Fees

ZERO

Minimum
Balance Requirements

ZERO

Hassle



It's Easy to Get Started

Simply scan the QR code to open your checking account online at 1stunitedcu.org/free, or stop by your local branch. We're happy to help.

Offer expires June 30, 2024, is subject to change or withdrawal at any time, and is not available to existing or additional 1st United checking accounts. Checking account and debit card issuance are subject to credit approval. Members ages 17 and under require an adult joint owner. \$100 incentive qualification: 1) open new checking account using promotional code FREE by June 30, 2024; 2) activate and use your debit card to make 10 purchases of \$10 or more within 60 days of account opening. Incentive will be credited by the 10th of the following month after all requirements are fulfilled, beginning July 10, 2024.

Plus,
\$100!

Tax Tips & Tax Scam Alert

Tax identity theft continues to be on the rise. Here are some tips to help protect yourself:

Expect your tax forms

W-2s and tax forms must be sent by the end of January. If you didn't receive your forms, reach out to your financial institution to find out when they were mailed. Many institutions, including 1st United Credit Union, offer an electronic tax form option, which may be safer than mail.

Carefully choose your return method

Filing online is a safer option than mail and you'll receive your refund faster. If you choose to file by mail, take the return to a post office or a secured mailbox.

The IRS does not demand immediate payment

The U.S. Internal Revenue Service (IRS) has reported a phone scam involving an aggressive caller claiming to be from the IRS. The victims are told that they owe money which must be paid immediately, or they will send law enforcement to arrest you or they will suspend your business or driver's license.

The IRS will never call and demand immediate payment, especially if you haven't received a bill. They will give you the opportunity to question or appeal any amount owed. If you suspect fraud, contact the IRS.

Report fraud

If you feel that you have been a victim of fraud, call our Member Contact Center immediately at (800) 649-0193.

Please consult your tax advisor for more information about your tax situation.

Free Document Shredding Events

**Securely
destroy
sensitive
documents!**

Back by popular demand! As part of our effort to help members and the local community protect their identities, we will be hosting several shredding events in 2024. A Corodata shred truck will be on-site at our branches to provide this free benefit to members and the community. Corodata is NAID certified and SSAE no. 18 (formerly SAS 70) audited.

Upcoming Shred Events*:

Livermore Branch

Saturday, May 4

9:30 a.m. – 12:30 p.m.
4518 Las Positas Road

Castro Valley Branch

Saturday, July 20

9:30 a.m. – 12:30 p.m.
3365 Castro Valley Blvd.

Fremont Branch

Saturday, June 8

9:30 a.m. – 12:30 p.m.
2710 Mowry Avenue

Visit 1stunitedcu.org/shredevent to view our current shred dates and shredding guidelines.

***Dates are subject to change.**

We hope to see you there!



Current Rates Visit 1stunitedcu.org/rates

1st United
CREDIT UNION