

Before You Pack... Five Money Tips for Summer Travel

A little planning can help make your vacation smoother and more enjoyable. Before you head out, take a few minutes to get your finances ready.

- 1. Let us know you're traveling** to help prevent unexpected card disruptions.
- 2. Set up account alerts** so you can keep an eye on your accounts while you're away.
- 3. Create a travel budget** for expenses like meals, activities, and souvenirs.
- 4. Set up automatic bill payments** so nothing gets missed while you're enjoying your trip.
- 5. Build in an emergency fund** for unexpected expenses along the way.

Taking a few simple steps before you leave can help you spend less time worrying about money and more time making memories.

Read more about pre-travel financial tips by scanning the QR code or visiting us online at 1stunitedcu.org/moneywise.



Holiday Closures

We will be closed in observance of:

Independence Day – Friday, July 3 and Saturday, July 4

Labor Day – Monday, September 7



Mid-Year Investment Checkup Are You Still on Track?

The middle of the year is a great time to review your investment strategy. Have your financial goals changed? Has your risk tolerance or timeline shifted? Major life events can impact your long-term goals.

A quick review can help ensure your investments still align with your goals and keep you focused on the bigger picture—not short-term market fluctuations.

As the Osaic Institutions* financial advisor at 1st United Credit Union, I can review your current investments and help provide direction on what's best for you. Call me at (925) 598-4718 or visit 1stunitedcu.org/appointment to schedule time to meet.



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(800) 649-0193

M,T,Th,F 8:30 a.m. – 5:00 p.m.
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Summer Update 2026

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Membership eligibility required. Checking account and debit card issuance are subject to approval through a third-party reporting agency. **Early Payday:** Early access to direct deposit funds depends on timing of payor's submission and may vary. **\$200 incentive qualification:** Earn \$200 when you 1) open a new checking account using promotional code PLUS200; 2) make ten (10) signature or PIN purchases of at least \$10 each with debit card within 60 days of account opening. Offer is for a limited time and is subject to change or withdrawal at any time. Cannot be combined with any other offer. Incentive will be credited by the 10th of the following month after all requirements are fulfilled. Offer not available to existing or additional 1st United checking accounts. Incentive payouts are limited to one per product type per member. We reserve the right to retain incentive if checking account is closed within six months.

Some benefits require activation/registration before use. Visit 1stunitedcu.org/checkingplus for more details. Travel and leisure discounts available via mobile or web only.

¹Benefits are available to personal checking account owner(s) and their joint account owners, subject to the terms and conditions for the applicable benefits. Benefits are available to non-publicly traded businesses and their business owner(s) listed on the account but are not available to employees or authorized signers who are not owners. Benefits are not available to a "signer" on the account who is not an account owner, to clubs, organizations, and/or to churches and their members, or to schools and their employees/students. For revocable grantor trusts, benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, benefits are available to the beneficiary, who must be the primary member (Fiduciary is not covered).

²**Special Program Notes:** The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. Insurance products are not insured by the NCUA or any federal government agency, not a deposit of or guaranteed by the Credit Union or any Credit Union affiliate.

³Available for the primary account holder and their spouse/domestic partner and up to six (6) dependent children age two (2) and older. This is not insurance.

*Monthly maintenance fee waived with a \$20,000 minimum daily balance.

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Say Hello To Our New Visa Rewards Card



Road trips, date night—even weekend errands—our newly redesigned Visa Platinum Rewards card helps you earn more from everyday spending.

Enjoy up to **3% cash back** on spending and **0% introductory APR** for six months on purchases and balance transfers made within the first 90 days, then **rates as low as 13.15% APR** thereafter. Better yet, when you spend \$1,000 in the first 90 days, we'll give you **\$100**.

Swipe, tap, or click—every purchase pays you back.

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Ready to get started? Apply online today at 1stunitedcu.org/rewards. Or if you prefer the personal touch, visit a local branch or call us at (800) 649-0193.

APR (Annual Percentage Rate) as of July 1, 2026, is a 0% introductory rate for 180 days following account opening on purchases and balance transfers made within the first 90 days, then reverts to the standard variable rate tied to the Prime Rate, currently ranging between 13.15% APR and 23.15% 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.

Current Rates Visit 1stunitedcu.org/rates

