

We're the official ACCFB Food Drive Host for 2023!

We're excited to support the Alameda County Community Food Bank's mission by serving as their 2023 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.



Financial Planning for All Life's Stages

We believe everyone should have access to the personalized financial guidance needed for a bright future. That's why 1st United offers investment and retirement planning through CUSO Financial Services, L.P. (CFS)*. Learn more and schedule a complimentary consultation by visiting 1stunitedcu.org/investments or contact Rahil directly.



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*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the Credit Union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to Credit Union members. Please consult a qualified tax advisor for specific tax advice.

Free Document Shredding

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 2023. 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*:

Pleasanton Branch Friday, May 19 9:30 a.m. – 12:30 p.m. 5901 Gibraltar Drive	Alameda Branch Saturday, July 15 9:30 a.m. – 12:30 p.m. 2680 Fifth Street
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Hayward Branch
Friday, June 16
9:30 a.m. – 12:30 p.m.
109 Review Way



Visit 1stunitedcu.org/shredevent to view our current shred dates and shredding guidelines. **Dates are subject to change.*

We hope to see you there!



Holiday Closures
We will be closed in observance of:
Memorial Day – Monday, May 29
Juneteenth – Monday, June 19
Independence Day – Tuesday, July 4

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.
- 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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1stunitedcu.org
Simpler. Faster. Friendlier.
Federally insured by NCUA



Spring Update 2023

Let the secret out... About 1st United



Let the secret out...

Earn \$50 for you and \$50 for a friend

If you're loving your checking account, your mortgage loan, or even our people — it's time to let the secret out. Better yet, when you refer your friend, family member, or co-worker to 1st United and they open a qualifying account, **you'll both earn \$50!**

1 Scan the QR code or visit 1stunitedcu.org/referral.



2 Refer as many friends as you like.



3 You both earn \$50!



Refer. Earn. Repeat.

There's no limit to how much money you can earn. So go ahead, let the secret out! But hurry — this offer ends June 30, 2023. Get started at 1stunitedcu.org/referral or simply stop by a branch. We'd love to see you.

Referred memberships with qualified accounts opened by June 30, 2023 will receive incentive credited to their savings account. Referred member must provide their promotional code to a member service representative or in the "Promo Code" section of our online membership application to receive the incentive. Referring members must be in good standing. The incentive will be credited to both the referring and referred member by July 10, 2023. We reserve the right to retain incentive if account is closed within six (6) months. Offer may be removed or modified at any time. Not valid where prohibited by law. Cannot be combined with any other offer. **Qualifying accounts include:** Checking accounts, loans, Visa Platinum credit cards, certificates, and youth accounts.

Spring Into Savings with a High-Rate Certificate

Rising certificate rates are in season so it's the perfect time to grow your savings.

Shower your savings with:

- **Above-market rates** – Competitive rates that help you earn more
- **Low opening balance** – Start earning with as little as \$250
- **Penalty-free dividend withdrawals** – Withdraw your dividends at any time
- **Add-on funds** – Add up to \$10,000 through the duration of the certificate

Start saving today

Visit 1stunitedcu.org/certificate to apply online. Or if you prefer the personal touch, visit one of our branches to speak with a financial service representative. We're happy to help!

Not one penny has ever been lost. Learn more at ncua.gov

Saving Options for Your Tax Refund



Are you expecting a tax refund or bonus from an employer? We know that deciding on the best savings plan can be an intimidating process. If you're looking for the best way to save or invest your tax refund or bonus, here are a few of our favorites.

Certificates

Certificates are a good way to earn money without the volatility of the stock market. Your earnings are guaranteed, your principal is never at risk and you earn more than a savings or money market account. Plus, certificate savings are federally insured by the National Credit Union Administration (NCUA).

Check out our rates online at 1stunitedcu.org/certificate-rates.

Individual Retirements Accounts (IRAs)

IRAs can be an important part of a diversified retirement portfolio. IRAs offer valuable tax benefits, don't require a company-sponsored retirement plan, and can be a valuable way to supplement your retirement.

You can choose between a traditional IRA (tax benefits now) or Roth IRA (tax benefits later). For more information or to open an IRA, visit us online at 1stunitedcu.org/ira.

Investment Accounts

Through our partnership with CUSO Financial Services, L.P. (CFS), members have access to everything from financial advice to retirement planning. Our CFS consultant can help you with retirement planning, estate planning, income planning, life insurance, and more. Schedule your free consultation at 1stunitedcu.org/investments.

Automatic Transfers

Lastly, out of sight and out of mind could be your recipe for a growing savings account. Set it and forget it with automatic transfers. Through your account login, you can set up regular automatic transfers, which help your savings grow effortlessly. You can even transfer money from other financial institutions.

Let us help you earn more easily and conveniently. Open an account online at 1stunitedcu.org or stop by any of our branches.

View today's rates online!

Current Rates Visit 1stunitedcu.org/rates

