

FREE Hometown Checking



Plus,
\$100

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 2025. 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 3
9:30 a.m. – 12:30 p.m.
4518 Las Positas Road
- Castro Valley Branch**
Saturday, July 19
9:30 a.m. – 12:30 p.m.
3365 Castro Valley Boulevard
- Fremont Branch**
Saturday, June 14
9:30 a.m. – 12:30 p.m.
2710 Mowry Avenue

Scan the QR code or visit 1stunitedcu.org/shredevent to view our current shred dates and shredding guidelines.



*Dates are subject to change.

We hope to see you there!



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 provides access to investment and retirement planning through Osaic Institutions Inc.* Learn more and schedule a complimentary consultation by visiting 1stunitedcu.org/investments or contact Rahil directly.



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 26
 - Juneteenth** – Thursday, June 19
 - Independence Day** – Friday, 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**
Branch will be permanently closed this summer
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**
Branch will be temporarily closed for remodel starting April 5 and will re-open this summer
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

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1stunitedcu.org
Simpler. Faster. Friendlier.

Federally insured by NCUA



We're Local, Like You

And Your Checking Should Be Too



Free Hometown Checking – Plus \$100

At 1st United, we're more than just a credit union—we're part of your hometown. So why not keep all your banking local? Open a checking account, use your debit card on everyday purchases, and **get \$100**—it's that easy.

How to Earn Your \$100 Bonus:

1. Open a Checking Account with Promo Code **HOMETOWN**
2. Make 10 Debit Card Purchases of \$10 or More
3. We'll Give You \$100

Need More Reasons to Open a Checking Account? We get that. Here's why our checking account stands out:



Zero Monthly Fees

Keep more of your money where it belongs.



Early Payday

Get paid up to two days early with direct deposit.



Convenient Banking

Manage your money anytime, anywhere with our mobile app.

And More!

Ready to get started? Scan the QR code above to open your account online in minutes with promo code **HOMETOWN**, or visit your local branch. But hurry—this offer ends June 30, 2025!

*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. Checking account and debit card establishment are subject to approval using a third-party consumer reporting agency. Members aged 17 and under require an adult joint owner. \$100 incentive qualification: Earn \$100 when you 1) open a new checking account using promotional code HOMETOWN by June 30, 2025; 2) make ten (10) signature or PIN purchases of at least \$10 each with debit card within 60 days of account opening. Offer is subject to change or withdrawal at any time. Cannot be combined with any other offer. Incentive will be credited after all requirements are fulfilled. Early Payday: Funds will be made available when payor submits payment information and it is processed by 1st United. If payor does not send the payment, we reserve the right to recover amount we credited early. There is no guarantee that direct deposit will be made available early. Subject to system limitations. Membership is available to anyone who lives, works, or attends school in Alameda, Contra Costa, San Joaquin, Solano, Stanislaus, and Kings Counties. Insured by NCUA.

IRS & Treasury Department Scam Alert



The Internal Revenue Service (IRS) warns consumers about ongoing IRS scams. As part of our commitment to protecting you and your accounts, here's more about the scams.

Scammers Pose as IRS and Treasury Department

There are scammers posing as IRS and Treasury Department officials and contacting consumers by email and phone asking for personal information or some sort of payment. In some situations, the scammers state that the individual has been awarded a sum of money or an additional tax refund and request personal information or a sum of money in exchange for them "releasing" the funds. They might also claim that you owe back taxes and will go to jail if you don't pay.

Look for the Letter

According to a statement issued by the IRS, the agency does not call or email a taxpayer but sends an official correspondence (a letter) through the mail first. If you have not received a letter, there is a good chance the call is fraudulent. In addition, the IRS would never threaten people, asking for immediate payment.

Scammers may use fake names and IRS badge numbers, might know the last four digits of your Social Security

number, and even have methods to spoof the IRS toll-free number. After threatening victims with jail time or canceling their driver's license, scammers hang up and others call back pretending to be the local police or Department of Motor Vehicles.

Protect Yourself

Always err on the side of caution. If you receive a call but not a letter, or you feel unsure if the call is legitimate, hang up and call the IRS at (800) 829-1040. If the call was legitimate, the IRS will understand your caution and will thank you for protecting yourself.

In addition, you should **never provide account numbers, Social Security numbers or any personal information to strangers**. If you are not sure who is calling, don't give out your information. Hang up and call the IRS directly to verify the legitimacy of the claim.

If you feel your 1st United account information has been compromised, please contact us immediately at (800) 649-0193 so that we can assist you.

For more information about IRS scams, visit irs.gov.

We're Getting a New Look! Oakland Branch Remodel Beginning April 5

Starting April 5, we're kicking off renovations at our Oakland branch to bring you a fresh, modern banking experience. While the branch is temporarily closed during construction, we're still here to help! You can:

- Visit a nearby branch
- Use the outside ATM
- Access your accounts 24/7 online
- Call us at (800) 649-0193



Stay updated by scanning the QR code or by visiting us online at 1stunitedcu.org/oaklandremodel.

Current Rates Visit 1stunitedcu.org/rates

