

Recent Scams & Alerts



Fraudsters are Spoofing 1st United Via Phone and Text

Members are reporting that scammers are impersonating 1st United fraud text alerts, followed by a phone call and a secure access code. Phone numbers can be spoofed and it might seem like the call or text is from us. To protect yourself, DO NOT share secure access codes, personal identification numbers (PINs), or login information with anyone. **1st United will NEVER ask for this information.**

Money Risks with Payment Apps

Storing money in payment apps such as Venmo, PayPal, and Cashapp puts your money at risk. These apps are not insured and neither is the money that's stored in them. So if anything were to happen to the app provider, you could lose your money. Instead, avoid storing your money in the payment app and move your funds to an account with deposit insurance as soon as you receive it.

Keep yourself informed by subscribing to our Moneywise articles at 1stunitedcu.org/subscribe.

Keep Your Contact Information Current

As a reminder, please check your contact information to be sure it is current. Updated information is important because it's a timely way for us to notify you of account changes or possible fraud on your accounts.

Updating your email address is easy

Simply log in to your account, select *Settings*, then *Manage Contact Info* or call us at (800) 649-0193.

Five Things to Do Before You Retire

Retirement is one of the biggest life changes many of us will face. But with the right preparation and planning, you can transition smoothly and live the life that you envisioned. These five steps will help get you started.

- 1. Assess life insurance.** Don't wait until the last minute to make sure you have adequate coverage. Life insurance may be needed for estate planning and a few other purposes.
- 2. Look into long-term care insurance.** Long-term care insurance is a good way to guard your assets and help ensure a certain level of quality care, should the need arise.
- 3. Review estate plan.** We all need an updated will, power of attorney, and advanced medical directive. A common mistake is not having updated beneficiaries on retirement plans or having your estate named as beneficiary. Make sure to check that everything is in order.
- 4. Prepare a financial plan.** Map out your retirement goals with a financial professional. You'll want to be sure your savings will generate enough income during retirement to sustain your lifestyle.
- 5. Check your cash reserves.** You may need a bigger cash reserve when living on a fixed income. This will help with emergencies and fluctuations in the market. A line of credit could boost your cash reserves and may be an option for some. You can also look at establishing a money market fund so that your cash is liquid and doesn't need to be paid back.

We Can Help

As the financial advisor at 1st United through CUSO Financial Services, L.P. (CFS*), Rahil Machiwalla can help you reach your retirement goals. Schedule your complimentary appointment today.



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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.

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

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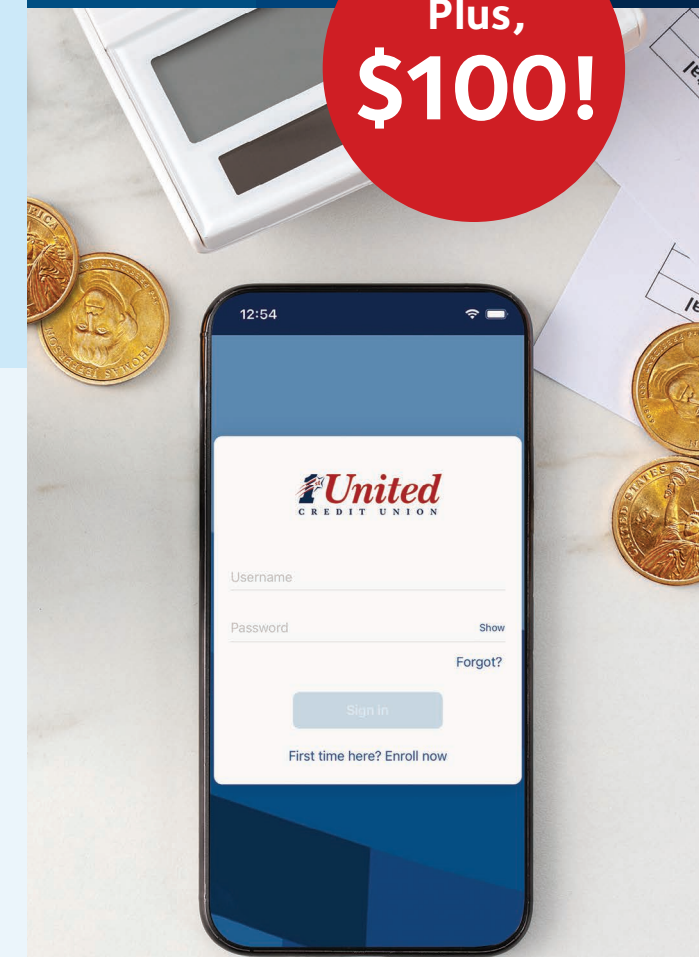
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Summer Update 2023

Free Checking Made Easy. Local. Safe.

Plus,
\$100!



1st United
CREDIT UNION

1st United
CREDIT UNION

Free Checking Made Easy. Local. Safe.

Plus,
\$100!

With recent bank failures in the news, you may be worried about the safety of your money. We'd like to assure you that **not one penny of NCUA-insured money has ever been lost.**

We think it's time to try a local and safe alternative to big banks for your checking account. And that's why, for a limited time, when you open an account and use it, **we'll give you \$100!** Here's how:

1. Open a checking account by September 30, 2023 using **promo code ZERO.**
2. Use your debit card to make 10 purchases of \$10 or more within 60 days.
3. We'll give you \$100!



Free Document Shredding Events

**Securely
destroy
sensitive
documents!**

As part of our effort to help members and the local community protect their identities, we're excited to announce that we have received approval to host a Corodata shred truck at the locations below.

Upcoming Shred Events:

Alameda Branch
Saturday, July 15
9:30 a.m. – 12:30 p.m.
2680 Fifth Street

Castro Valley Branch
Saturday, September 16
9:30 a.m. – 12:30 p.m.
3365 Castro Valley Blvd.

Livermore Branch
Saturday, August 19
9:30 a.m. – 12:30 p.m.
4518 Las Positas Road

Fremont Branch
Saturday, October 21
9:30 a.m. – 12:30 p.m.
2710 Mowry Avenue

Events are limited to branches that can safely accommodate the event and may end early if the truck reaches capacity. Dates are subject to change.

Stay updated, learn more, and review our shredding guidelines at 1stunitedcu.org/shredevent.

We hope you can join us as we provide this important free benefit.



Holiday Closures

We will be closed in observance of:

Independence Day – Tuesday, July 4

Labor Day – Monday, September 4

"ZERO" Reasons to Open a Checking Account:



Monthly Fees



**Minimum
Balance Requirements**



Hassle

Simply scan the QR code above to open your checking account online at 1stunitedcu.org/zero, or stop by your local branch. We'd love to see you.

"I have been with 1st United Credit Union for decades! I love their personalized service and how they always go above and beyond to make me feel like a VIP. I especially love the representatives at my local Fremont branch. Everyone is so professional, knowledgeable, and ready to help me out whenever I need it."

– Editha H.

Offer expires September 30, 2023, 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 ZERO by September 30, 2023; 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 October 10, 2023.

Skip Pay Is Here! Jump, Hop, Skip Your Loan Payment

We know that sometimes you need to stretch your budget for unexpected expenses, spending for summer getaways, or you simply need a break from your loan payment. That's why we're excited to introduce Skip Pay.

Skip Pay lets you skip your loan payment once a year per loan for a low, \$35 processing fee. Better yet, skipping doesn't affect your good credit and it's not reported to the credit bureaus.

Eligible Loans

- Auto loan
- Visa Platinum card
- Personal loan
- Personal line of credit

How to Get Started

Simply log in to your account and select the loan you're interested in, then Skip Pay. You'll be directed to a list of your eligible loans. For more information, visit us online at 1stunitedcu.org/skippay.

We hope you enjoy the convenience of Skip Pay!

Current Rates Visit 1stunitedcu.org/rates

