

Join us at the 1st United Credit Union

91st Annual Meeting

Tuesday, February 21, 2023 • 5:30 p.m.
5901 Gibraltar Drive, Pleasanton, CA 94588

Meeting may be held online due to the pandemic. Watch 1stunitedcu.org/status for updates.

An election will be held to fill Board of Directors and Supervisory Committee positions whose terms expire in 2023. Three (3) Board of Directors seats will become vacant in 2023. Each Board seat is a three-year term. Additionally, five (5) Supervisory Committee seats will become vacant in 2023. Each Supervisory Committee seat is a one-year term.

Members of 1st United Credit Union who are 18 years of age and older are entitled to vote for, as well as run for, these elected offices. **All requests for nomination for these seats must be received by November 15, 2022.**

Are you interested in becoming a Credit Union Volunteer?

The Credit Union is always looking for qualified candidates to serve on the Board of Directors and Supervisory Committee. If you are interested in becoming a candidate for election, nominations may be made in one of two ways:

- 1. By the Nominating Committee** – Members may apply by sending a letter along with a resume to the Nominating Committee, indicating what position you are interested in filling and why you feel you are a good candidate.
- 2. By Petition** – Members may be nominated by obtaining the signatures of at least 100 valid 1st United members on a nominating petition.

Please send your letter or petition to:
Nominating Committee
1st United Credit Union
5901 Gibraltar Drive
Pleasanton, CA 94588

Holiday Closures

We will be closed in observance of:

Veterans Day – Friday, November 11

Thanksgiving – Thursday, November 24 and
Friday, November 25

Christmas Day (observed) – Monday, December 26

New Year's Day (observed) – Monday, January 2

Helping Members
Since 1932

Simpler.
Faster.
Friendlier.

1st United is one of the oldest credit unions in both California and the Bay Area. We've been serving our members since 1932. We're looking forward to many more years helping the community.

Learn more about the Credit Union at
1stunitedcu.org/meetus.



New Payment Mailing Address



Mail your payments to our new address beginning October 1, 2022.

**1st United Credit Union
Payment Processing Center
P.O. Box 10457
Pleasanton, CA 94588-0457**

If you have any questions about the new payment address, visit us online at 1stunitedcu.org/paymentaddress or call us at (800) 649-0193.

Directory

Hours may be impacted by COVID-19.
Please verify current hours at 1stunitedcu.org/status.

Branches

Alameda

2680 5th 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

Howard T. “Bud” Garrigan
Chair

Dave Macdonald
Vice Chair

Teresita M. Lauigan
Secretary

Steve Manning
Treasurer

Cyril Bonanno
Director

Joan Johnson
Director

Susan Muranishi
Director

Patrick O’Connell
Director

Veleta Savannah
Director

Supervisory Committee

Crystal Hishida Graff
Chair

Kevin Powers
Secretary

David Budde
Len Herrero

Cecilia Leon

1stunitedcu.org

Simpler. Faster. Friendlier.

Federally insured by NCUA



Fall Update 2022

You’re on our Nice List



As low as
5.90% APR
for 12 months



You're on our Nice List



1st United Telephone and Text Scam Alert



Time to spruce things up

With rates on the rise, we want to help put money back in your pocket this holiday season.

Our Visa Platinum cards present you with:

- **Rates as low as 5.90% APR** for 12 months
- **Same low rate** for purchases and balance transfers made by December 31, 2022
- **No annual fee**

As low as
5.90% APR
for 12 months

Wrap it up with rewards

Choose a Visa Platinum Rewards card and we'll make it "rein" with:

- **Double points on purchases** through December 31, 2022
- **2,500 bonus points** after your first use

Redeem your points for travel, gift cards, brand name merchandise—even cash.

You snow the drill

Apply online at 1stunitedcu.org/nice using the **promotional code NICE** by December 31, 2022, call us at (800) 649-0193, or visit your local branch.

Hurry—this offer ends December 31, 2022.

APR (Annual Percentage Rate) as of October 1, 2022, is an introductory variable rate tied to Prime rate, is as low as 5.90% for 12 months on purchases and balance transfers made through December 31, 2022 using promo code NICE, then reverts to the standard variable rate tied to the Prime rate, currently 11.65%–21.65% for Visa Platinum and 12.65%–22.65% for Visa Platinum Rewards, is based on credit worthiness, and is subject to change. Promotional rate will revert back 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. Balance transfer fee is \$5.00 or 2% of the transfer amount, whichever is greater. 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. Cash advances, balance transfers, and existing Visa Platinum upgrade balances do not qualify to earn points. Cannot be combined with any other offer. Program is subject to Terms and Conditions. View our full Visa disclosure online at 1stunitedcu.org/creditcards.

IMPORTANT NOTICE: Proxy Use

If you have appointed the Credit Union's Board to act as your representative by means of a current, unrevoked proxy, the proxy will be voted by the Board's authorized designee at member meetings on Director and Supervisory Committee elections, amendments to the bylaws and articles of incorporation, as well as such other proper business as may come before such meetings. Your proxy may be revoked by a subsequent proxy, or otherwise in writing. You may also withdraw your proxy from any meeting you attend in person.

Fraudsters often try to impersonate 1st United Credit Union. Their goal is to trick members into moving their money or giving up their personal or account information. Please protect your accounts by understanding this situation fully.

We won't call you

First and foremost, **1st United Credit Union will never contact you to conduct an external or wire transfer or ask for your personal identification number (PIN), credit or debit card number, card verification value (CVV) number, secure access code, login information, or any account information.**

If you receive a call or text from 1st United and are not certain it is us, please call us at (800) 649-0193.

Types of calls and texts

Here are a few scenarios that we've heard are being used:

- Criminals spoof our telephone number to call or text you fraudulently.
- You receive a voice message validating the last four digits of a card number, then requesting the security code from the back of the card.
- A text claims there may be fraud on your 1st United account, requesting that you confirm a transaction. After you respond yes or no to the validity of the transaction,

the criminal will call you asking for you to provide a secure access code that was sent to your phone. Do not provide this code to anyone.

- You receive a call from someone claiming they are with 1st United, telling you that your money is no longer safe at the Credit Union and offering to help you transfer it out. A version of this scam includes the scammer claiming they are with an investigative unit at 1st United, the FBI, or local law enforcement and that employees are stealing members' money. The scammer instructs you to go to the branch to transfer the money out and coaches you to tell the teller that it's for investment purposes.

Protect yourself

Never provide your Social Security number, account numbers, or any personal information to anyone over the phone unless you initiated the call and know who is on the line.

If you suspect fraud...

If you think you've been a victim of fraud, call us immediately at (800) 649-0193 so we can help to protect your Credit Union accounts. It's also a good idea to file a complaint with the Federal Trade Commission at reportfraud.ftc.gov and contact your local police department.

Current Rates Visit 1stunitedcu.org/rates

