

Kick Off 2024 with an Annual Investment Checkup

Whether it's your income, your children, or your job, each change is a good reminder to examine your investment strategy to determine if it still aligns with your long-term financial goals while taking advantage of new opportunities in the market.



Get 2024 off to a good start with an annual investment checkup.

As your trusted financial advisor through Osaic Insitutions, Inc.* at 1st United Credit Union, I am currently meeting with members to walk them through their 2023 results and to discuss investment priorities for 2024. I'd be happy to meet with you, too. Call me at (925) 598-4718 or visit 1stunitedcu.org/appointment to schedule an appointment to meet with me at any 1st United Credit Union branch.

I look forward to meeting with you.



Rahil Machiwalla
Executive Financial Advisor
Osaic Institutions, Inc.
CA Insurance Number: OG20361
(925) 598-4718
rahil.machiwalla@cusonet.com

*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.



Annual Meeting

Please join us at the 1st Union Credit Union 92nd Annual Meeting

Tuesday, February 20, 2024 • 5:00 p.m.
5901 Gibraltar Drive, Pleasanton, CA 94588

Meeting may be held online or at corporate office.

The Nominating Committee of the Board of Directors recommends **Joan Johnson, Kevin Powers, and Veleta Savannah** for the open Board of Directors positions, each to serve a three-year term. The Nominating Committee recommends **Dave Budde, William Eskridge, Len Hererro, Crystal Graff, and Cecilia Leon** for the open Supervisory Committee positions, each serving a one-year term.

We hope to see you there!

Learn more and register at
1stunitedcu.org/annualmeeting.

Holiday Closures

We will be closed in observance of:

Martin Luther King Jr. Day – Monday, January 15
Presidents' Day – Monday, February 19

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

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
San Leandro branch is being remodeled and is operating under modified branch hours. Please visit 1stunitedcu.org/sanleandromodel for latest updates.

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

Dave Macdonald
Chair

Steve Manning
Vice Chair

Cyril Bonanno
Secretary

Terri Lauigan
Treasurer

Howard T. "Bud" Garrigan
Director

Joan Johnson
Director

Susan Muranishi
Director

Patrick O'Connell
Director

Veleta Savannah
Director

Supervisory Committee

Kevin Powers
Chair

Cecilia Leon
Secretary

David Budde

Crystal Graff

Len Herrero

1stunitedcu.org

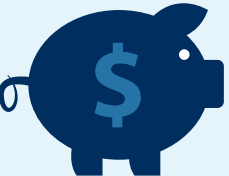
Simpler. Faster. Friendlier.

Federally insured by NCUA



Winter Update 2024

Yeah! We Have That.



Your Local Partner in Banking

Yeah! We Have That.

Your Local Partner in Banking



Here at 1st United Credit Union, we've got you covered. Whether you're a longtime member or a soon-to-be member, we want to let you know that we're your local partner in banking, offering a wide range of products and services to help you reach your financial goals.

Here's What We Have:



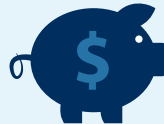
Free Checking Accounts

Enjoy hassle-free banking with no monthly fees and no minimum balance requirements.



Auto Loans

Whether you're purchasing or refinancing, our low-rate auto loans will get you on the road to saving more.



Certificate Accounts

Grow your wealth safely with our high-yield certificate accounts—a smart choice for savvy savers.



Visa Platinum Credit Cards

Our cards feature no annual fee and one low rate for purchases, balance transfers, and cash advances. Perfect for everyday purchases or consolidating high-interest debt.



Personal Loans

Whether it's for a special occasion or an unexpected expense, our personal loans provide the financial flexibility you need.



Home Loans

Make your house dreams a reality! Our low-rate mortgage and home equity options can help you achieve your homeownership goals.

And More..!

Ready to embark on your financial journey with us? Scan the QR code or visit us online at 1stunitedcu.org/wehavethat. If you prefer the personal touch, stop by one of our branches to explore your options. Your financial success is our priority.



Managing Bills When Money Is Tight

Whether it's inflation, rate fluctuations, or just meeting your monthly bills, it's important to make sure you're as financially healthy as you can be. Smart money management will better prepare you for any uncertainties that tomorrow might bring and can help you get closer to your goals. Here are three ways you can better manage your finances through today's challenges and be financially prepared for the future.

1. See Where You Stand

The first step in any money-management program is to build a budget. This allows you to determine how much money you have coming in and how you're spending it.

2. Prioritize Essential Payments and Bills

When money is tight, focus on the essentials. Those expenses should continue to be your priority. During periods of high costs due to inflation, "nice-to-haves" can be canceled or, at a minimum, suspended as you focus on what you need to get by.

3. Ask for Assistance

Make it a priority to talk to each of your lenders to discuss your financial situation. Your lender might be able to help you refinance your loan or get into a different product that could lower your monthly payment.

We're Here to Help

We encourage you to reach out to us with any questions you have about financial planning. We've also partnered with **BALANCE**, a free financial education and counseling service, to offer a variety of budget-focused calculators, toolkits, tips, and resources that you can utilize at home. Plus, it's free for all 1st United members. To get started, call (888) 456-2227 and let them know that 1st United Credit Union sent you.

Current Rates Visit 1stunitedcu.org/rates

