

# Annual Meeting Notice



Please join us at the 1st United Credit Union  
**94th Annual Meeting**  
Tuesday, February 17, 2026

The Annual Meeting will be held online. Learn more and register at [1stunitedcu.org/annualmeeting](https://1stunitedcu.org/annualmeeting).

The Nominating Committee of the Board of Directors recommends **Kevin Hing**, **Dave Macdonald**, and **Steve Manning** for the open Board of Directors positions, each to serve a three-year term. The Nominating Committee recommends **Cecilia Leon**, **Dave Budde**, **William Eskridge**, **Len Herrero**, **Nancy Reilly**, **Laurie Santos**, and **Tsu-Loong Wu** for the open Supervisory Committee positions, each serving a one-year term.

We hope to see you there!

## Holiday Closures

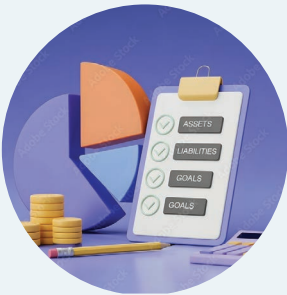
We will be closed in observance of:

**Martin Luther King Jr. Day** – Monday, January 19  
**Presidents’ Day** – Monday, February 16

## Are You Concerned About the Course of Your Financial Strategy?

If So, It’s Time for an Investment Review

At Osaic Institutions located at 1st United Credit Union, our approach goes beyond a quick check-in. We focus on building a lasting relationship based on trust, communication, and genuine understanding of your financial goals.



During your investment review, we’ll help you answer key questions like:

- Do you have the right balance between risk and reward?
- Are there overconcentrations in your portfolio?
- Do you know what fees you’re paying?
- Are your investments aligned with your goals?

Using helpful analytics tools, we’ll take a close look at your portfolio and identify opportunities to keep you on track.

As the financial advisor through Osaic Institutions located at 1st United Credit Union, I’d be happy to schedule a no-obligation investment review with you. Call me at (925) 598-4718 or visit [1stunitedcu.org/appointment](https://1stunitedcu.org/appointment) to schedule an appointment to meet with me at any 1st United branch.

I look forward to meeting with you and helping you plan with confidence.



**Rahil Machiwalla**  
Executive Financial Advisor  
Osaic Institutions, Inc.\*  
CA Insurance Number: OG20361  
(925) 598-4718  
[rmachiwalla@1stunitedcu.org](mailto: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.

## 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.

#### 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  
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  
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

**Dave Macdonald**  
Chair

**Steve Manning**  
Vice Chair

**Cyril Bonanno**  
Secretary

**Kevin Powers**  
Treasurer

**Kevin Hing**  
Director

**Joan Johnson**  
Director

**Terri Lauigan**  
Director

**Patrick O’Connell**  
Director

**Veleta Savannah**  
Director

## Supervisory Committee

**Cecilia Leon**  
Chair

**David Budde**  
Secretary

**William (Bill) Eskridge**


**Len Herrero**

**Nancy Reilly**

**Laurie Santos**

**Tsu-Loong Wu**

**1stunitedcu.org**  
*Simpler. Faster. Friendlier.*

Federally insured by NCUA 



## Winter Update 2026

Make It Happen...

# Get \$100 Cash Back



Scan to  
Get Started



## It’s Your Loan. Personalized.

Make It Happen...

**\$100**

**BACK**

**It's Your Loan.  
Personalized.**

A personal loan gives you flexibility to fund what matters most—from vacations and outdoor projects to personal goals you're ready to tackle. Plus, apply with **promo code 100BACK** and earn \$100 when you get your loan. It's simple, flexible, and designed around your plans.

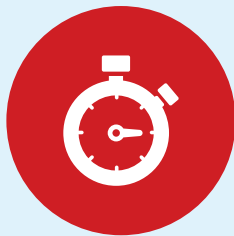
### Why You'll Love Our Personalized Loans



**Competitive Rates**



**Flexible Terms**



**Fast Approvals**

#### Ready to apply? Make it happen.

Get started online by scanning the QR code or visiting [1stunitedcu.org/100back](https://1stunitedcu.org/100back). Prefer the personal touch? Call us at (800) 649-0193 or visit your local branch, and use **promo code 100BACK** when you apply. But hurry—this offer ends March 31, 2026!

Minimum loan amount of \$5,000 required. \$100 cash back will be deposited to the member's primary savings account by April 10, 2026. Promo code 100BACK must be used at the time of application. Loan cannot be used to refinance an existing 1st United Credit Union loan or line of credit. Your rate may vary based on creditworthiness, amount financed, and terms and conditions. Available terms between 12 months and 60 months. We reserve the right to retain the incentive if loan is closed within six months. Loans are subject to credit approval.

# Five Tips for Setting a Financially-Focused New Year's Resolution



New Year's resolutions are easy to make and often difficult to keep. Research shows that only eight percent of resolutions are kept, but for anyone who has given up on a resolution, that statistic seems optimistic.

If you want your 2026 goals to stick, here's a simple, realistic roadmap.

#### 1. Find little ways to save.

Tiny changes add up. Skip the daily latte or brew at home a few times a week. Use your local library for free books, music, or movies instead of subscriptions and cancel any unused services. And when it comes to meals—plan ahead and cook at home instead of ordering takeout on impulse.

#### 2. Pay down credit card debt.

Interest on credit card balances is money lost—money that could be working for you. Try paying a bit extra above the minimum when you can—every little bit helps. Also, resist using your card while you're chipping away at the balance.

#### 3. Pay a bit more principal.

If you have a mortgage (or any other loan), try putting in a little extra toward principal. Even scheduling one extra

payment a year can save you thousands over time. Just make sure the extra goes towards principal (not the next month's interest) and that there's no prepayment penalty.

#### 4. Take advantage of credit card points.

If you use a rewards credit card, pay it off each month and stay on budget—then turn those points into something you enjoy: travel, gift cards, even cash. Rewards are a nice perk when managed wisely.

#### 5. Increase 401(k) contributions.

If your employer matches 401(k) contributions—at least take full advantage of that “free money.” If not, consider increasing your contribution a little (even 1% helps).

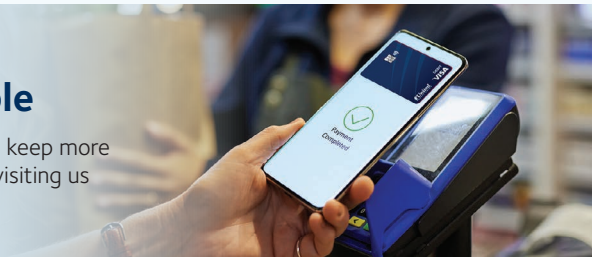
Wise personal finance resolutions and decisions can help you navigate whatever the year brings. Having a neighbor like 1st United can help, too. Reach out to us and let us know how we can help you set and keep your financial resolutions.

For more financial tips, visit us online at [1stunitedcu.org/moneywise](https://1stunitedcu.org/moneywise).

#### GOOD NEWS!

### Courtesy Pay Just Got More Affordable

Our Courtesy Pay fee has dropped to **\$14**—just another way to help keep more of your money where it belongs. Learn more about Courtesy Pay by visiting us online at, [1stunitedcu.org/courtesypay](https://1stunitedcu.org/courtesypay).



**Current Rates** Visit [1stunitedcu.org/rates](https://1stunitedcu.org/rates)

**1st United**  
CREDIT UNION