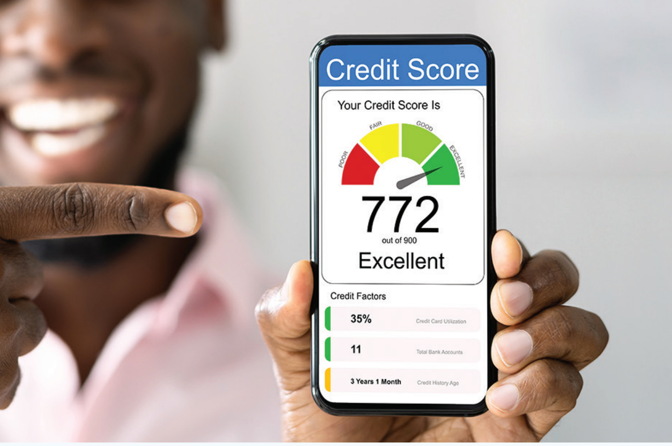


Money Myths Busted:
FICO® Score Edition

Understanding your FICO Score is key to building good credit. Here are three common myths about FICO Scores explained.

MYTH: Checking my FICO Score will lower it.

FACT: Checking your own scores will never impact your scores. The only inquiries that count toward your FICO Scores are the ones made when applying for new credit.

MYTH: Closing unused credit cards will increase my score.

FACT: One of the key categories in calculating FICO Scores is credit utilization, or what proportion of your available credit you are using. The more available credit that you use, the higher your utilization rate. Closing cards can lower your overall available credit, resulting in a higher utilization percentage, which may negatively impact your FICO Score.

MYTH: A low FICO Score will haunt me forever.

FACT: FICO Scores are based on a snapshot of credit behavior. As your behavior changes, so will that snapshot. Healthy credit decisions such as paying bills as agreed can have an impact. Also, as time passes and negative items "age," they will have less impact on your FICO Score.

To learn more financial tips, scan the QR code or visit us online at 1stunitedcu.org/moneywise.

Join us at the 1st United Credit Union

94th Annual Meeting

Tuesday, February 17, 2026 • 5:30 p.m.
5901 Gibraltar Drive, Pleasanton, CA 94588

An election will be held to fill Board of Directors and Supervisory Committee positions whose terms expire in 2026. Three (3) Board of Directors seats will become vacant in 2026. Each Board seat is a three-year term. Additionally, seven (7) Supervisory Committee seats will become available in 2026. 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, 2025.**

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 – Tuesday, November 11
Thanksgiving – Thursday, November 27 and Friday, November 28
Christmas Day – Thursday, December 25
New Year's Day – Thursday, January 1

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.

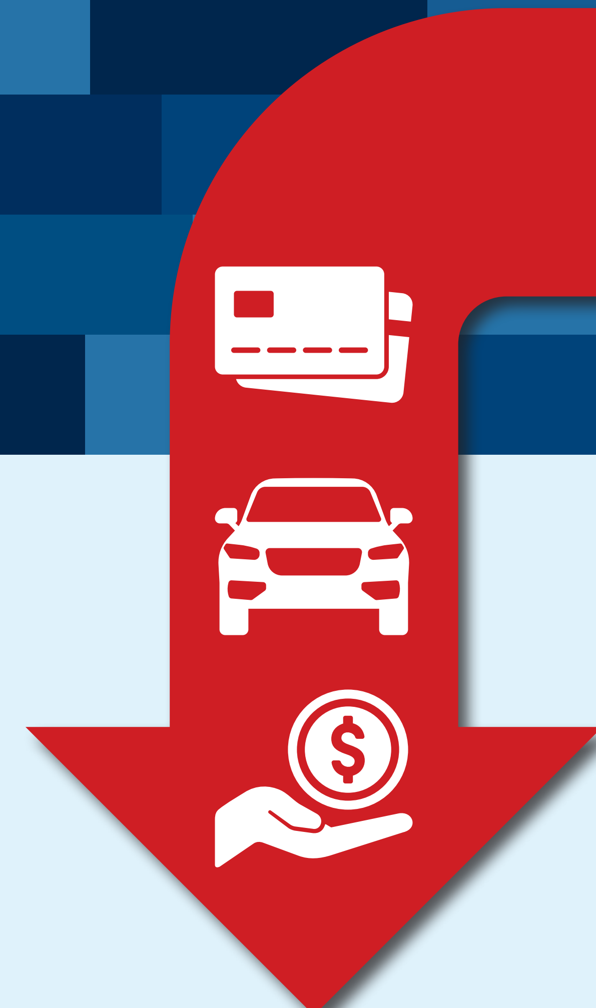
Federally insured by NCUA

EQUAL HOUSING LENDER

1st United CREDIT UNION

Fall Update *2025*

Rate Drops Are In Season



Your Loan. Your Way.

1st United CREDIT UNION

Are In Season

Your Loan. Your Way.

Scan to Apply Online

We're making it easier and more affordable to reach your goals this season. From holiday shopping to lowering your car payment, our newest loan offers are designed to help you save. Apply by December 31, 2025 with **promo code DROP** to take advantage of these discounted rates.

Visa Platinum Cards

0% Intro APR for 6 Months

On purchases and balance transfers made from October 1 through December 31, 2025.

Auto Loan Refinance

As Low As **4.99% APR**

Refinance from another lender and save. Plus, no payments for 60 days!

Personal Loans

As Low As **7.89% APR**

Borrow for life's biggest expenses—holiday plans, debt consolidation, or a fresh start for the new year.

Don't wait! Apply today with **promo code DROP** and enjoy savings all season long—and beyond.

Visa Platinum: APR (Annual Percentage Rate) as of October 1, 2025, is a 0% introductory rate for six (6) months on purchases and balance transfers made through December 31, 2025 using promo code DROP, then reverts to the standard variable rate tied to the Prime rate, currently 12.65%–22.65% for Visa Platinum and 13.65%–23.65% for Visa Platinum Rewards, is based on creditworthiness, and is subject to change. Offer may be withdrawn at any time and cannot be used to pay any 1st United loan or line of credit obligation. Account must be in good standing. Offer does not apply to Visa Platinum share secured cards. Promotional rate reverts back to the standard rate if a payment is late or missed. Payments are applied to lowest-rate balances first. All 1st United credit cards require consent to recovery of delinquent balances from Credit Union shares. 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. Cannot be combined with any other offer. Program is subject to Terms and Conditions. View our full Visa disclosure online at 1stunitedcu.org/drop. **Auto Refinance:** APR (Annual Percentage Rate) as of October 1, 2025. Loan cannot be used to refinance an existing 1st United Credit Union loan. Offer is for a limited time, may be withdrawn at any time, and may not be combined with other offers. Loans are subject to credit approval. Your rate may vary based on creditworthiness, age or value of vehicle, amount financed, and terms and conditions. Add 2% for year models 2018 and older or mileage over 100,000. Minimum loan of $5,000. Proof of insurance required. Refinancing may extend the term of your loan. Interest will continue to accrue during the 60-day no-payment period. **Loan payment example:** $16.10 per month for each $1,000 borrowed at 4.99% APR for 72 months. Must use promo code DROP. Account must be in good standing. **Personal Loan:** APR (Annual Percentage Rate) as of October 1, 2025 and is subject to change. Loan cannot be used to refinance an existing 1st United Credit Union loan or line of credit. Visit us online at 1stunitedcu.org/personal-loan-rates for current rates. Lowest rate quoted. Limited-time APR ranges between 7.89% and 20.89%. Must use promo code DROP. Your rate may vary based on creditworthiness, amount financed, and terms and conditions. No pre-payment penalty. Loans are subject to credit approval. Quoted rate for terms up to 24 months. Loan payment example: $45.18 per month for each $1,000 borrowed at 7.89% APR for 24 months.

Estate Planning

at All Stages of Life

Estate planning is important at all stages of life because the unexpected can happen to anyone, regardless of age. Without estate planning, you might unintentionally leave your loved ones a legal and financial mess. Here are steps you can consider throughout the stages of your life:

In Your 20s and 30s

Whether you have a few or many assets, you will want your financial concerns covered. If you have young kids, a trust and a will are a must. Also, make sure your immediate family members are listed as beneficiaries of your life insurance and financial accounts.

In Your 40s

Generally, by this stage, your needs and your family's needs have changed. You might have kids in school or, perhaps, a small business that you own. This is also the time to realize that retirement isn't as far off as it once seemed. Update your estate plan at this age to reflect your changing priorities. Your 40s are also a good time to discuss estate planning with your aging parents so you know what their wishes and goals are.

In Your 50s

Are your kids in college or are they adults by now? Do you have grandkids? Whatever your situation, amend your estate plans to provide less immediate support to your adult children and consider setting up trusts for your grandchildren. You might also want to plan for your partner's financial security in their later years, in the event you're not around.

How to Start

Estate planning doesn't have to be complicated. That's why we've partnered with Legal Karma to help you create personalized estate plans quickly and affordably.

To learn more, scan the QR code or visit us online at 1stunitedcu.org/legalkarma.

Legal Karma

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.

Current Rates Visit **1stunitedcu.org/rates**

1st United Credit Union