

Financial Planning

Have you considered a fixed annuity?

If you are looking for a long-term investment with a competitive rate, a fixed annuity might be a good addition to a diversified portfolio.

Fixed annuities* offer:

- Guaranteed tax-deferred growth while protecting your principal
- No administrative fees
- Reallocation opportunities and liquidity options may also be available

I'd like to tell you more about this investment approach and help you to decide if it's best for your long-term financial needs. Please email me or use my appointment scheduler at 1stunitedcu.org/appointment to let me know a good time that we can speak.

As an Osaic Institutions Executive Financial Advisor, I am available to assist you with your investment planning. I look forward to answering your questions.

Call me to learn about today's rates!



Rahil Machiwalla

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

*All guarantees are made through the claims paying ability of the annuity carrier.

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.

Holiday Closures

We will be closed in observance of:

Independence Day – Thursday, July 4

Labor Day – Monday, September 2

Shielding Your Family from Financial Elder Abuse

Discussing finances with aging family members is important. They might be fine now, but as they get older, they could need help managing their money including shielding them from scammers who target vulnerable individuals or close family members that have been known to go after cash if they think it's easy to get.



Here are some ways you can help to protect your family:

Get a Power of Attorney. A Power of Attorney is a legal document that appoints someone to manage affairs if a person becomes unable to. With a Power of Attorney, you can choose someone who is trustworthy to handle your aging parents' or grandparents' finances and may be a good option to ensure their money is handled properly. There are different types of Powers of Attorney and other options like a living trust. Consult an estate planner to help decide what's best.

Talk with your family. Talk with your elderly family members about their finances and confirm what they want done with their money. It's best to involve other relevant family members and establish a plan together. This ensures everyone is on the same page avoiding any disputes later on.

Watch for scams. The elderly are popular targets by criminals who think they can take advantage of vulnerable individuals. Keep an eye out and remind aging family members to not give any personal information to a stranger including Social Security number, account numbers, personal identification numbers (PINs), or bank account login information.

If you suspect fraud... Call us immediately at (800) 649-0193 so we can take the steps to help protect your elderly family member's 1st United accounts. You should also file a complaint with the Federal Trade Commission and contact your local police department. As always, let us know if you have questions about this information. We are here to help.

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
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

Terri Lauigan
Treasurer

Howard T. "Bud" Garrigan
Director

Joan Johnson
Director

Patrick O'Connell
Director

Kevin Powers
Director

Veleta Savannah
Director

Supervisory Committee

Cecilia Leon
Chair

David Budde
Secretary

William Eskridge

Crystal Graff

Len Herrero

1stunitedcu.org

Simpler. Faster. Friendlier.

Federally insured by NCUA



Summer Update 2024

Love Your Credit Union?

Tell a friend!
You both earn \$50.



Share the 1st United Love...

Earn **\$50** for you
and **\$50** for a friend



If you're loving your checking account, your mortgage loan, or our friendly service—it's time to share the love! Better yet, when you refer your friend, family member, or co-worker to 1st United and they open a qualifying account, **you'll both earn \$50!**

1 Scan the QR code or visit 1stunitedcu.org/referral.



2 Refer as many friends as you like.



3 You both earn \$50!



Refer. Reward. Repeat.

There's no limit to how much money you can earn. So go ahead, share the love! But hurry — this offer ends September 30, 2024. Get started at 1stunitedcu.org/referral or simply stop by a branch. We'd love to see you.

Referred memberships with qualified accounts opened by September 30, 2024 will receive incentive credited to their savings account. Referred member must provide their promotional code to a member service representative or in the "Promo Code" section of our online membership application to receive the incentive. Referring members must be in good standing. The incentive will be credited to both the referring and referred member by October 10, 2024. We reserve the right to retain incentive if account is closed within six (6) months. Offer may be removed or modified at any time. Not valid where prohibited by law. Cannot be combined with any other offer. **Qualifying accounts include:** Checking accounts, loans, Visa Platinum credit cards, certificates, and youth accounts.

Secure Your Future with a High-Rate Certificate

Get started today.

Open an account by scanning the QR code or visit us online at 1stunitedcu.org/certificates. If you prefer the personal touch, stop by any of our branches or call us at (800) 649-0193.

Certificate Rates
As High As
4.00%
APY



On the Go with Card Controls

Stay in control of all your 1st United debit or credit cards anytime, anywhere with the new 1st United Card Controls app. This app is a robust companion to our mobile banking app, enabling you to manage your 1st United cards when and how you want.

1st United Card Controls App Features:

- Turn your card on/off** in real-time if your card is lost or stolen.
- Set spending limits** and get alerted when limits exceed the threshold.
- Add custom alerts** to monitor transactions and protect your cards.
- Add a travel notification** so you can enjoy uninterrupted service.
- Link your cards** for contactless payments on your smartphone.
- And more!**

Download Card Controls at your app store today! To learn more, visit us online at 1stunitedcu.org/cardcontrols.



Try our latest mobile app!

Current Rates Visit 1stunitedcu.org/rates

Free Document Shredding Events



Securely destroy sensitive documents!

As part of our effort to help members and the local community protect their identities, we will be hosting several shredding events in 2024. A Corodata shred truck will be on-site at our branches to provide this free benefit to members and the community. Corodata is NAID certified and SSAE no. 18 (formerly SAS 70) audited.

Upcoming Shred Events*:

Castro Valley Branch Saturday, July 20 9:30 a.m. – 12:30 p.m. 3365 Castro Valley Boulevard	Alameda Branch Saturday, August 24 9:30 a.m. – 12:30 p.m. 2680 Fifth Street
Hayward Branch Friday, September 20 9:30 a.m. – 12:30 p.m. 109 Review Way	Pleasanton Branch Friday, October 25 9:30 a.m. – 12:30 p.m. 5901 Gibraltar Drive

Visit 1stunitedcu.org/shredevent to view our current shred dates and shredding guidelines.

*Dates are subject to change.

We hope to see you there!

