

Please join us at the 1st United Credit Union 93rd Annual Meeting



Tuesday, February 18, 2025 • 5:00 p.m.
5901 Gibraltar Drive, Pleasanton, CA 94588

Meeting will be held online. Learn more and register at 1stunitedcu.org/annualmeeting.

The Nominating Committee of the Board of Directors recommends **Cyril Bonanno, Teresita Lauigan, and Patrick O’Connell** for the open Board of Directors positions, each to serve a three-year term. The Nominating Committee recommends **Dave Budde, William (Bill) Eskridge, Len Hererro, Cecilia Leon, Nancy Reilly, Laurie Santos, and Tsu-Loong Wu** for the open Supervisory Committee positions, each serving a one-year term. As there were no more nominees than open positions, these nominees were declared to be elected with terms to begin at the upcoming Annual Meeting.

We hope to see you there!

Holiday Closures

We will be closed in observance of:

Martin Luther King Jr. Day – Monday, January 20

Presidents’ Day – Monday, February 17

Ring In 2025 with an Annual Investment Checkup

As your trusted financial advisor through Osaic Institutions, Inc.* at 1st United Credit Union, I am currently meeting with members to walk them through their 2024 results and to discuss investment priorities for 2025. 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
rmachiwalla@1stunitedcu.org

Read more about financial planning at 1stunitedcu.org/moneywise.

*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.

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 

Winter Update 2025

Why keep
1st United
all to yourself?
Pass it on!



\$50
For You.

\$50
For Them.



United
CREDIT UNION

United
CREDIT UNION

Pass it on: Get \$50


Introducing Our New High Yield Savings



Tiered Rates as High as **3.50%** APY

Love being a member of 1st United? Now's your chance to pass it on and earn big! When you refer a friend, family member, or coworker who opens a new membership with a qualifying account, you'll both get \$50. The best part? You can refer as many people as you want.

It's easy to pass it on:

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

2 
Refer
as many friends as you like.

3 
You both **earn \$50!**

Want to grow your savings faster and have the benefit of liquidity? Now you can have the best of both worlds. Our High Yield Savings account offers competitive rates with the flexibility to access your money when you need it.

How to Earn Your High Yield:



1. Minimum Balance
of \$2,000 or more—
even below earns too!



2. Direct Deposit
of at least \$500 each month.



3. Debit or Credit
15 or more combined
purchases each month.

Let's take your savings to the next level. Open an account today!
To learn more visit, 1stunitedcu.org/savings.

View
Today's
Rate



Open an
Account
Online



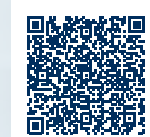
APY (Annual Percentage Yield) as of January 1, 2025 and is subject to change. A minimum opening balance of \$2,000 is required. Qualifications to receive monthly dividends on average daily balances over \$2,000 include combined ACH direct deposits to any eligible share account totaling \$500 each month and 15 or more combined debit or credit purchase transactions (ATM transactions do not qualify) posted by the last day of the month. If these qualifications are not met or the minimum daily balance is less than \$2,000, the account will earn the lowest dividend tier. Insured by NCUA.

Get Paid Up to Two Days Sooner with Early Payday

With Early Payday, you can receive your direct deposit up to two days early. All you have to do is set up direct deposit to your 1st United account—we'll take care of the rest.

Early Payday benefits:

- ✓ Get paid up to two days sooner
- ✓ Not just for paychecks – it works for any ACH payment or electronic funds transfer
- ✓ No need to enroll
- ✓ No fees, no catch



Don't have a checking account?

Get started by visiting us online at 1stunitedcu.org/earlypayday or scan the QR code.

Funds will be made available when payor submits payment information and it is processed by 1st United. If payor does not send the payment, we reserve the right to recover amount we credited early. There is no guarantee that direct deposit will be made available early. Subject to system limitations.



\$50 for you, \$50 for them. Everyone wins.

Why keep 1st United all to yourself? Share the perks of membership today—there's no limit to how much money you can earn! Get started at 1stunitedcu.org/referral or stop by a local branch. We're happy to help!

Referred memberships with qualified accounts opened by March 31, 2025 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 April 10, 2025. Incentive payouts are limited to one per product type per member. We reserve the right to retain incentive if account is closed. 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.

Current Rates Visit 1stunitedcu.org/rates

