

3rd Quarter 2018



SafeLines

A Quarterly Newsletter for the members of Safe 1 Credit Union

Let's go shopping!

Holiday Specials for New and Existing Safe 1 Credit Cardholders



2.90% APR*

on Purchases

**20,000 Bonus
Reward Points
For NEW Cardholders**

2.90% APR*

on Balance Transfers

Enjoy low rates plus

NO TRANSFER FEES

Purchases must be made by December 31, 2018 to qualify for promotional rates. New Cardholders must be approved for a Safe 1 MasterCard Platinum Rewards Card and Balance Transfer request must be received by December 31, 2018. Promotional rates will be effective through December 2019 billing cycle and will then revert to the standard rate. To qualify for Bonus Rewards points you must make \$1,500 in purchases by December 31, 2018. All Safe 1 credit cards include No Annual Fee, NO Balance Transfer Fees, 25 Day Grace period on all new purchases, and many more benefits. Special Balance Transfer Promotion does not apply to current Safe 1 balances. Not all members will qualify for the advertised rate or holiday specials. *APR=Annual Percentage Rate. Other restrictions may apply.

ATM Update...See inside for details

HOLIDAYS

Your credit union will be closed in observance of the following holidays:

COLUMBUS DAY

Monday, October 8th

VETERAN'S DAY

Monday, November 12th

THANKSGIVING HOLIDAY

Thursday, November 22nd

Friday, November 23rd

CHRISTMAS HOLIDAY

Monday, December 24th

Tuesday, December 25th

NOMINATIONS

If you wish to nominate someone to serve on the Board of Directors or Supervisory Committee, please contact any Safe 1 office for a nomination form or contact our nominating committee at: Nominating Committee, P.O. Box 2203, Bakersfield, CA 93303. Completed nomination forms must be received by November 1, 2018

ATM UPDATE



To improve ATM security, we have installed new card readers on our ATM's. With these new card readers installed, it may be necessary for you to insert your card differently than you have in the past. Below is a diagram of how to insert your card into the new card reader.



ATM SAFETY TIPS



ATMs provide a quick and convenient way to access your money. However, you should use caution and remember the following safety tips:

- **Consider having another person accompany you to the ATM.**
- **Be aware of the surroundings, look for well-lit ATMs when transacting at night.**
- **If you notice anything suspicious when approaching the ATM, return later or use another ATM. If you notice anything suspicious while you are transacting business, immediately stop your transaction, put your Card away and leave.**
- **Have your transaction ready before you go to the ATM. When you can, fill out any deposit slips/envelopes before leaving your vehicle.**
- **Have your ATM Card ready, avoid going through your purse or wallet at the ATM site. Put your cash away immediately, count the cash later.**
- **Keep your PIN secret. Do not write it on your Card or anywhere else in your purse or wallet. Stand close to the ATM and shield the keypad so others can't see you enter your PIN or perform your transaction.**
- **Never give information about your ATM account to strangers or over the telephone. Communicate this information only to Safe 1 staff and only in person.**

e documents

With increasing mail theft from residential boxes, e-Documents provides peace of mind in knowing your important information will not be in danger of being stolen from your mailbox.

Our eDocuments service allows online access to your account statements and important notices about your Safe 1 accounts.

eDocuments improves account security and saves time and paper, and it is a FREE service for our members. You no longer have to worry about mail delays or mail fraud, and you will have access to these notices the day they are generated. You can print or save any of these documents for your records.

Log onto safe1.org and click e-Documents for assistance in enrolling in this great service.

NOTE: You must be enrolled in Safe 1 Online Banking in order to access eDocuments.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at Safe1.org or we will mail you a free copy upon request if you call us at (661) 327-3818.



Safe 1 Credit Union Members receive Exclusive Discounts from Love My Credit Union Rewards!

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year for as long as you are a Sprint customer.*
- ♥ Save up to \$15 on TurboTax federal products.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT monitored home security system. Call 844-703-0123 to receive this special offer.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, visit safe1.org and click on the **LoveMyCreditUnion** banner.

You get all these offers and discounts just for being a member of Safe 1 Credit Union!

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Bakersfield:
400 Oak Street
(661) 327-3818

Debbie Baker, Manager

Bakersfield:
1400 Mill Rock Way
(661) 327-3818

Dana Wilson, Manager

Bakersfield:
8200 Granite Falls Drive
(661) 327-3818

Nicole Gutierrez, Manager

Bakersfield:
5555 California Ave
(661) 327-3818

Debbie Moore, Manager

Delano:
1101 Cecil Avenue
(661) 725-9429

Maria Silva, Manager

LOCATIONS

Porterville:
680 No. Prospect Ave.
(559) 784-6105

Laurie Olmedo, Manager

Taft:
1092 W. Kern Street
661-765-2334

Teresa Salazar, Manager

Tehachapi:
20141 Valley Blvd.
(661) 822-8000

Davia Reddig, Manager

Visalia:
1407 E. Noble Ave.
(559) 733-3545

Debbie Davis, Manager

SafeTone:

(661) 631-TONE
(From Bakersfield)

(559) 784-24HR
(From Porterville & Visalia)

1-800-200-SAFE
(From other locations)

Reporting lost
ATM/Debit Card:
Safe 1: 1-877-997-2331
Chevron: 1-800-682-6075

www.safe1.org



Board of Directors

Vernon Powers, Chairman
Mike Reed, Vice Chairman
Tracy Chitwood, Treasurer
Ray Voight, Secretary
Ron Wolfe
Maureen Buscher-Dang
Dawn Cole
Rick Ruiz
Diane Jones
Brian Driesen
Rick Ross
Gary Scroggs
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Woody Morrison
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Supervisory Committee

Robert Dickson, Chairman
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Serene Storslett