

CREDIT CARD BALANCE TRANSFER PROMOTION

PROMOCIÓN DE TRANSFERENCIA DE SALDO DE TARJETAS DE CRÉDITO

2.99%

APR*



SAFE 1 IS PROUD TO OFFER MASTERCARD PLATINUM CREDIT CARDS WITH COMPETITIVE RATES AND OUTSTANDING BENEFITS.

This great rate is available on balance transfers made between January 15, 2026 and March 15, 2026.

- No annual fee
- 25-day grace period on all new purchases
- No balance transfer fees
- **Premium Benefits Package:**
Extended warranty insurance, price protection and identity theft resolution services.

Mastercard Platinum:

Includes our lowest interest rates as well as Premium Benefits Package.

Mastercard Platinum Rewards:

Earn 1.5 points for every net \$1.00 spent on purchases. Redeem points for brand-name merchandise, gift certificates and travel.

*APR = Annual Percentage Rate. Promotion period between January 15, 2026 and March 15, 2026. The APR is not valid on cash advances, convenience checks, or to pay off any other Safe 1 loan. Rate for balance transfer(s) stays through September 2026 billing cycle. Existing Cardholders – After the promotion period, your APR and balance transfer rate will return to your current purchase rate as indicated on your statement. New Accounts Opened during Promotion Period – The APR is a variable rate and will vary with the market based upon the Prime Rate and is subject to change. After the promotion period, your APR and balance transfer rate will be based upon the type of card you select and your creditworthiness when you open your account.

11.50% - 21.75%

WHAT'S INSIDE:

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- RELATIONSHIP REWARDS!
- CashBack+ & CashBack + Pay Programs
- TurboTax / H&R Block Discount
- 2025 Annual Meeting
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GREAT RATES THIS IRA SEASON!

¡EXCELENTES TARIFAS ESTA TEMPORADA DE CUENTA DE RETIROS!

Safe 1 Credit Union is proud to offer Individual Retirement Account (IRA) Certificates.

20-MONTH SPECIAL IRA CERTIFICATE

ANNUAL PERCENTAGE YIELD	RELATIONSHIP REWARDS! ANNUAL PERCENTAGE YIELD	RATE TYPE
3.00%*	3.50%**	Fixed

24-MONTH BUMP-UP CERTIFICATE+

ANNUAL PERCENTAGE YIELD	RATE TYPE
3.00%*	Variable

- No annual fee**
- Funds federally insured up to \$250,000 by the National Credit Union Administration (NCUA)**
- Dividends paid monthly**

\$1,000 minimum opening deposit / \$1,000 minimum required to earn dividends. Dividends paid monthly. Subject to penalties for early withdrawals.. Rates effective as of January 1, 2026, and subject to change.

+ Bump Rate Certificate – Allows for a one-time request to increase the dividend rate (and corresponding Annual Percentage Yield) to the then-current rate being paid. The increased dividend rate will remain in effect for the remaining Certificate term.

* Standard rate ** With Relationship Rewards (see below)

RELATIONSHIP REWARDS!

¡RECOMPENSAS POR RELACIONES!

ATTENTION ACTIVE CHECKING ACCOUNT HOLDERS!¹

Receive additional monthly dividends on Fixed-Rate Certificates!²

CERTIFICATES			RELATIONSHIP REWARDS!
ACCOUNT NAME	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
3 - 5 Months	1.00%	0.99%	1.50%
6 - 11 Months	1.25%	1.24%	1.75%
12 - 23 Months	1.75%	1.74%	2.25%
7-Month Special	3.75%	3.69%	4.25%
15-Month Special	3.50%	3.44%	4.00%

\$1,000 minimum opening deposit / \$1,000 minimum required to earn dividends. Dividends paid monthly. Rates are fixed.

1 – To be considered an active Checking Account, the Account must: 1) be enrolled in eDocuments for the Membership Account in which the Checking Account as well as Fixed-Rate Certificate(s) resides, and 2) have monthly deposits totaling at least \$500 OR at least 10 debit card transactions posted within each calendar month. To qualify for additional dividends, the aforementioned active Checking Account criteria must be met during the previous calendar month in which the dividend is paid.

2 – For current Fixed-Rate Certificates, additional monthly dividends will occur at time of Certificate renewal. To receive additional dividends, the Checking Account must be within the same Membership Account as the Fixed-Rate Certificate(s).

Rates effective as of January 1, 2026 and subject to change.

CASHBACK + & CASHBACK + PAY



Safe 1 is excited to announce the launch of a great new rewards program designed specifically for you!



CASHBACK +

Maximize your earning potential with additional “CashBack” on every purchase!

DISCOVER

Within digital banking*, go to CashBack+ to view offers from hundreds of loved brands like Amazon, Starbucks, Target and more! Specific offers are personalized to you, ensuring you get the best deals as you shop.

BUY

Buy a digital gift card for your shopping trip with funds from your Safe 1 checking or savings accounts. Cards can be downloaded right to the merchant’s app. Enjoy extra “Cashback” with every purchase, which is instantly added to your CashBack+ balance!

REDEEM AND REPEAT

Every time a digital gift card purchase is made, you will continue to build your CashBack+ balance. Have these extra funds placed in your checking or savings account anytime you would like the extra funds.

CASHBACK + PAY

Earn instant “CashBack” on every in-store or online purchase!

DOWNLOAD CASHBACK+ PAY

Download the CashBack+ Pay app from the App Store or Google Play Store.

LINK YOUR SAFE 1 ACCOUNT

Follow the prompts to login and link your Safe 1 account. Be sure to have your digital banking username and password ready!

PAY AND EARN INSTANT CASH BACK

Use CashBack+ Pay for your in-store or online purchases. Watch your CashBack+ balance add up and redeem funds by having them placed in your checking or savings account anytime you would like some extra cash.



SCAN THE QR CODE TO
GET DISCOUNT OR VISIT
SAFE1.ORG



*Within the mobile app go to the “More” section and click on “CashBack+” at the top.
For online banking, click “CashBack+” at the top of the menu bar.

LOCATIONS / BOARD OF DIRECTORS

BAKERSFIELD:

8200 Granite Falls Drive
Jose Mejia-Ortiz, Manager

1400 Mill Rock Way
Beverly Rutledge, Manager

400 Oak Street
Angel Romero, Manager

3601 Panama Lane
Megan Tye, Manager

2700 Mount Vernon
Terry Mello, Manager

CALL CENTER:

(877) 723-3128
asksafe1@safe1.org
Marie Rodriguez, Vice President

DELANO:

1008 Fremont Street
Maria Silva, Manager

PORTERVILLE:

680 North Prospect Avenue
Cecilia Martinez, Manager

TAFT:

1092 West Kern Street
Kerri Walker, Manager

TEHACHAPI:

20141 Valley Boulevard
Amanda McIrvine, Manager

VISALIA:

1407 East Noble Avenue
Debbie Davis, Manager

BOARD OF DIRECTORS:

Dawn Cole, Chairperson
Richard Ruiz, Vice Chairperson
Brian Driesen, Treasurer
Michael Bennett, Secretary
Woody Morrison
Mike Reed
Vernon Powers
Tracy Chitwood
Ray Voight
Ron Wolfe
Maureen Buscher-Dang

SUPERVISORY COMMITTEE:

Serene Storslett, Chairperson
Robert Dickson
Doug Kileen



BE SOCIAL WITH US!



Check us out on Facebook, Instagram and LinkedIn.

2025 ANNUAL MEETING REUNIÓN ANUAL



Safe 1 Credit Union's "Annual Business Meeting" will be held on Thursday, March 5, 2026, 5:30 p.m., at our corporate office, 1400 Mill Rock Way in Bakersfield.

During the event, Annual Reports and Safe 1 business will be presented for review and discussion.

All Safe 1 members are welcome to attend. Reservations are required and can be made by contacting Michael George at (661) 327-3818, ext. 2271, or by email, mgeorge@safe1.org, no later than Friday, February 20, 2026.

ELECTION RESULTS RESULTADOS ELECTORALES



Congratulations to the following individuals, elected by acclamation!

- **Board of Directors:** Tracy Chitwood, Vernon Powers, Richard Ruiz, Ray Voight
- **Supervisory Committee:** Doug Kileen

IMPORTANT NOTICE! ¡AVISO IMPORTANTE!

The Board of Directors of Safe 1 Credit Union approved, by unanimous vote of the Directors, a motion to amend Article VI, Section 1 of the bylaws of Safe 1 Credit Union to read as follows:

ARTICLE VI, SECTION 1: BOARD OF DIRECTORS: NUMBER OF MEMBERS, QUALIFICATIONS, COMPENSATION – The Board of Directors shall consist of an odd number of members, not less than five (5) and not more than nineteen (19), each of whom shall be a member of this Credit Union in their own right and shall be at least twenty-one (21) years of age. The exact number of directors shall be fixed, within the limits specified, by resolution approved by a majority of the Board of Directors. No member of the Board of Directors shall serve concurrently as a member of the Supervisory Committee nor receive compensation for their services as a Director.

This notice is to advise you that membership will vote on the question of whether this Credit Union should adopt the above-referenced bylaw amendment at the Annual Meeting scheduled for March 5, 2026, at 5:30 p.m.