SAFELINES
THIRD QUARTER 2026

safe 1 CREDIT UNION

30-YEAR FIXED MORTGAGE RATES

TASA DE INTERÉS HIPOTECARIA FIJA A 30 AÑOS

AS LOW AS

6.00% APR*

BETTER RATES, LOWER FEES AND GREATER SERVICE!

- First mortgage loans, with loan-to-value up to 97%
- Jumbo mortgages, with terms up to 30 years
- Federal Housing Administration (FHA) mortgages
- FHA Streamlines
- Veterans Affairs (VA) mortgages
- Adjustable rate mortgages
- Investment and vacation property mortgages

**APR = Annual Percentage Rate. 6.00% APR requires 20% down, up to 80% loan-to-value. Rates effective July 1, 2026 and subject to change.*

WHAT'S INSIDE:

HOLIDAY SCHEDULE

INDEPENDENCE DAY
FRIDAY, JULY 3 (OBSERVED)

LABOR DAY
MONDAY, SEPTEMBER 7

RELATIONSHIP REWARDS!

¡RECOMPENSAS POR RELACIONES!

ATTENTION ACTIVE CHECKING ACCOUNTHOLDERS![1]

Receive additional monthly dividends on Fixed-Rate Certificates[2] and Money Market Savings Accounts![3]

Certificates

Account Name	Annual Percentage Yield	Dividend Rate	RELATIONSHIP REWARDS! 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	4.00%	3.69%	**4.25%**
15-Month Special	3.75%	3.44%	**4.00%**

$1,000 minimum opening deposit / $1,000 minimum required to earn dividends / Dividends paid monthly / Rates are fixed / Subject to penalties for early withdrawals

Money Market Savings

Account Name	Annual Percentage Yield	Dividend Rate	RELATIONSHIP REWARDS! Annual Percentage Yield
$2,500 - $9,999	0.50%	0.50%	1.00%
$10,000 - $24,999	0.50%	0.50%	1.00%
$25,000 - $49,999	0.50%	0.50%	1.00%
$50,000 - $99,999	0.75%	0.75%	1.75%
$100,000 - $249,999	1.25%	1.24%	2.25%
$250,000 +	2.25%	2.22%	**3.25%**

$2,500 minimum opening deposit / $2,500 minimum required to earn dividends / Dividends paid monthly / Rates are variable

What? You don't have an active Checking Account with Safe 1? Well, now is the time to get one to take advantage of these great benefits!

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) and/or Money Market Savings Account 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).

3 – To receive additional dividends, the Checking Account must be within the same Membership Account as the Money Market Savings Account.

Rates effective July 1, 2026 and subject to change.

PROUD TO PARTNER WITH AMERICAN CONSUMER COUNCIL

Safe 1 has a proud and long-standing tradition of delivering financial literacy, education, and wellness to the communities served. Through a partnership with American Consumer Council (ACC), we are able to further these efforts by providing the financial resources needed to assist you on your financial journey.

Founded in 1987, the American Consumer Council is a non-profit consumer education organization dedicated to supporting a higher quality of life for all consumers through financial programs. ACC also advocates on behalf of consumers to ensure businesses and manufacturers honor their promises and warranties.

As part of our partnership, Safe 1 members are eligible to join American Consumer Council at no cost. Through the various workshops, videos, and tutorials made available through ACC, this fee-free benefit for banking at Safe 1 provides financial programs designed to inform, educate and enlighten.

To become a member of American Consumer Council, simply visit americanconsumercouncil.org and click "Join Now." When asked for a Membership Code, please enter "safe1" in order to avoid any fee associated with your membership into ACC. Again, this fee will be paid by Safe 1 Credit Union.

CASHBACK + PAY

A REWARDS PROGRAM DESIGNED SPECIFICALLY FOR YOU! 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.

CHANGE IN TERMS
CAMBIO EN CONDICIONES

EFFECTIVE JUNE 19, 2026
ACH MONITORING AND REVIEW

We monitor account activity and electronic transactions, including Automated Clearing House (ACH) entries, as part of our fraud prevention, security, and risk management programs.

Consistent with applicable law, network rules, and our internal procedures, we may review, delay, decline, return, or restrict the posting of an ACH credit or debit entry that we reasonably believe may be unauthorized, fraudulent, irregular, or otherwise inconsistent with expected account activity.

TECH CORNER
RINCÓN DE LA TECNOLOGÍA

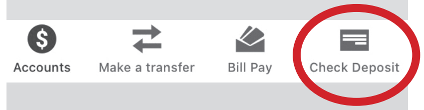
Manage your finances anytime, anywhere, and at your convenience! By providing the latest in digital technology, Safe 1 gives you access to your money when and where you want it. Take advantage of Safe 1's digital offerings and discover banking beyond the branch!

Zelle®

Send and request money within online banking and the Safe 1 app.

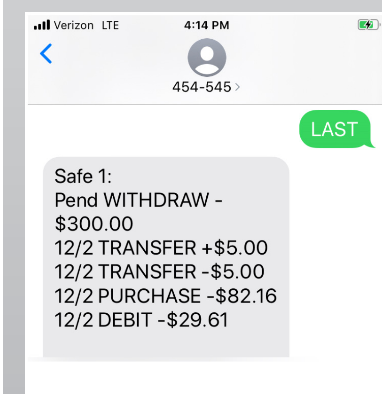
MOBILE DEPOSIT

Conveniently deposit checks right from the Safe 1 app.



TEXT BANKING

View account balances and history right from your mobile device.



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

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Marie Rodriguez, Vice President

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Maria Silva, Manager

PORTERVILLE:
680 North Prospect Avenue
Cecilia Martinez, Manager

TAFT:
1092 West Kern Street
Kerri Walker, Manager

TEHACHAPI:
20141 Valley Boulevard
Amanda McIrvin, Manager

VISALIA:
1407 East Noble Avenue
Debbie Davis, Manager

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

SUPERVISORY COMMITTEE:
Serene Storslett, Chairperson
Robert Dickson
Claudia Holderness

safe 1 CREDIT UNION

EQUAL OPPORTUNITY LENDER

NCUA

BE SOCIAL WITH US!

Check us out on Facebook, Instagram and LinkedIn.

SCHOOL PURCHASES WITH YOUR SAFE 1 MASTERCARD® = $10 CASH BACK*

Make $200 in purchases between July 1, 2026 and August 31, 2026 and get $10 cash back*

School starts soon! Use your Safe1 Mastercard® for purchases at:
• Apparel and shoe stores
• Bookstores
• Office supply stores
• Colleges and university stores
...and enjoy your $10 reward!*

*For more information, visit safe1.org.

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