SAFELINES

FOURTH QUARTER 2026

Safe 1 CREDIT UNION

HOLIDAY SHOPPING IS HERE!

LAS COMPRAS NAVIDEÑAS ESTÁN AQUÍ



Safe 1 is proud to offer MasterCard Platinum Credit Cards with competitive rates and outstanding benefits.

2.99% APR*

This great rate is available on purchases made between November 15, 2026 and January 15, 2027.

MasterCard Platinum – Includes our lowest interest rates as well as Premium Benefits Package.

MasterCard Platinum Rewards – Earn 1.5 points for every net dollar spent on purchases. Redeem points for brand-name merchandise, gift certificates and travel.

- 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.

**APR = Annual Percentage Rate. The APR is not valid on cash advances, balance transfers, convenience checks, or to pay off any other Safe 1 loan. Rate for purchases stays through July 2027 billing cycle. Existing Cardholders –After the promotion period, your APR 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 will be* 11.25% - 21.75% *based upon the type of card you select and your creditworthiness when you open your account.*

WHAT'S INSIDE:

- ACT NOW BEFORE THESE RATES ARE GONE!
- Board of Directors and Supervisory Committee Nominations
- CashBack + Pay Program
- Service Surveys
- 30-Year Fixed Mortgage Rates
- Members Mobile Partnership

HOLIDAY SCHEDULE

In observance of the following holidays, Safe 1 will be closed.

COLUMBUS DAY MON., OCT. 12	**VETERANS DAY** WED., NOV. 11	**THANKSGIVING HOLIDAY** THURS.-FRI., NOV. 26-27
CHRISTMAS EVE THURS., DEC. 24	**CHRISTMAS DAY** FRI., DEC. 25	**NEW YEAR'S DAY** FRI., JAN. 1

ACT NOW BEFORE THESE RATES ARE GONE!

RELATIONSHIP REWARDS!

TAKE ADVANTAGE OF GREAT FIXED RATES!

ATTENTION ACTIVE CHECKING ACCOUNTHOLDERS![1] Receive additional monthly dividends on Fixed-Rate Certificates with Relationship Rewards!

Certificates			RELATIONSHIP REWARDS!
Account Name	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield
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 / Subject to penalties for early withdrawals

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) 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.

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

12-MONTH VARIABLE RATE CERTIFICATE

THINK RATES WILL GO UP? Then a 12-Month Variable Rate Certificate May Be for You! 3.77% APY[2]

Certificate Term	Annual Percentage Yield	Dividend Rate	Rate Type
12-Month	**3.77%**	3.71%	Variable

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

YOUR CERTIFICATE RATE WILL ADJUST TO THE PRIME RATE – SO AS RATES GO UP, SO DOES THE RATE ON YOUR CERTIFICATE.[3]

Increase the deposit amount on your certificate for any amount throughout the term.

2 – Annual Percentage Yield.
3 – This is subject to a Variable Rate. The dividend rate and Annual Percentage Yield (APY) may change on the first day of each calendar month (known as the Change Date) for the term of this account. The dividend rate will be based on the Prime Rate as published in the Money Rates section of the Wall Street Journal as of the first day of each calendar month. The dividend rate applied to this account each month will be the Prime Rate multiplied by 55% (.55). In no event will the dividend rate paid for a given month be less than 1.65% (known as the Floor Rate). Rates and terms effective as of October 1, 2026 and subject to change.

BOARD OF DIRECTORS AND SUPERVISORY COMMITTEE NOMINATIONS

The Nominating Committee of Safe 1 Credit Union presents the following nominees for open positions on the Board of Directors and Supervisory Committee:

Michael Bennett – Board of Directors
Michael Bennett is retired from Chevron Oil Company. He served as Advisor to the Board of Directors for Chevron Valley Credit Union before officially joining the Board in 2016. When Chevron Valley merged with Safe 1 in 2017, Michael became a member of the Safe 1 Board.

Maureen Buscher-Dang – Board of Directors
Maureen Buscher-Dang owns and operates a public relations and marketing firm in Bakersfield. She was initially elected to the Safe 1 Credit Union Board of Directors in 2011 and is a past Chairman.

Dawn Cole – Board of Directors
Dawn Cole serves as a Human Resources Administrator at Kaiser Permanente in Kern County. She has served on the Board of Directors since 2010, beginning with Chevron Valley Credit Union and continuing with Safe 1 Credit Union following the 2017 merger. Dawn is a past Chairman of the Safe 1 Board of Directors and also currently serves as a Trustee for the West Kern Community College District.

Serene Storslett – Supervisory Committee
Serene is a Certified Public Accountant (CPA) and owns an independent CPA firm in Bakersfield. She joined the Supervisory Committee in 2016 and currently serves as Chairman.

If the number of nominees equals the number of open positions, then the nominees shall be declared elected by acclamation. The bylaws of Safe 1 Credit Union also allow nominees by petition. Petitions must meet requirements adopted by the Board of Directors, including 500 member signatures. Interested members may request a petition packet by emailing Michael M. George, Chief Operating Officer, at mgeorge@safe1.org. Completed petition packets must be received by the Nominating Committee no later than end of business day, December 1, 2026.

CASHBACK + PAY



Available on the App Store

GET IT ON Google Play

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.

SERVICE SURVEYS ENCUESTAS DE SERVICIO



4.9 OUT OF 5 STARS!

In a recent survey, people who bank with Safe 1 rated our service 4.9 out of a possible 5 stars!

We not only thank you for this recognition, but also for trusting us as your financial partner. Safe 1 works hard to earn your business and will continue to strive to improve upon these recent results. Again, thank you!

30-YEAR FIXED MORTGAGE RATES

TASA DE INTERÉS HIPOTECARIA FIJA A 30 AÑOS

AS LOW AS

6.00% APR*



- 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

Better rates, lower fees, and greater service.

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

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 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.



Safe1 and Members Mobile go better together.

Bundle your mobile service with Safe 1 and earn up to $60 per year in your Credit Union checking account.

MEMBERS MOBILE EXCLUSIVE MOBILE PROVIDER × safe 1 CREDIT UNION