

# YOU are one of us.

Join SAFE today.



City of Sacramento, you are not a number. You are part of your community, a neighbor, a friend, a shoulder to lean on. At SAFE Credit Union, we don't answer to shareholders, we answer to members. We answer to you. We sincerely hope you'll give us the opportunity to put YOU, first.

Become a member of SAFE and take advantage of these exclusive offers for City of Sacramento employees:

## **\$100 CASH BACK ON AN AUTO LOAN<sup>1</sup>**

Purchase your next vehicle — or refinance your auto loan from another lender — with SAFE, and you could get \$100 cash!<sup>1</sup>

Plus, you may be able to lower your monthly payments with our competitive rates and extended financing.

BONUS: Take advantage of no payments for 90 days!<sup>2</sup>

## **\$500 CASH BACK ON YOUR MORTGAGE<sup>3</sup>**

Finance your home — or refinance your current home loan from another lender — with SAFE and enjoy a low rate, fast processing, a variety of loan options, and \$500 cash back!<sup>3</sup>

BONUS: SAFE offers HomeAdvantage<sup>®</sup>, an exclusive member benefit. Members earn an average of \$1,500 HomeAdvantage Cash Rewards.<sup>4</sup>

## **\$400 CASH BACK ON CHECKING<sup>5</sup>**

Get \$250 when you open a new Perfect Cents Checking<sup>®</sup> or Prestige Checking account and have three consecutive direct deposits of \$1,000 or more in the first 120 days.<sup>5</sup>

AND GET \$150 when you also make 30 qualifying purchases with your new SAFE Visa<sup>®</sup> Debit Card in the first 90 days.<sup>5</sup>

To take advantage of one or all of these offers, speak to a helpful SAFE representative or bring this flier to your local branch.

See reverse for details.

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**1** \$100 is posted to SAFE savings account on the last day of the month the loan is funded. Cannot be combined with another auto loan offer. Minimum loan amount is \$10,000. Must apply and fund loan by 12/31/2020. Subject to credit approval and membership eligibility. Not available for the refinance of an existing SAFE Credit Union auto loan. Rates, terms, and conditions subject to change. Rates and terms may vary and are based on credit history, term, loan-to-value (LTV), and amount financed.

**2** Finance charges begin accruing upon loan disbursement. See SAFE for terms and conditions.

**3** A complete loan application must be submitted, approved, and funded by 12/30/2020. Minimum loan amount is \$100,000. \$500 is posted to SAFE savings account on the fifth day of the month following the month the loan is funded. Available for first mortgages only. Cannot be combined with other mortgage loan offers. Not available for the refinance of an existing SAFE Credit Union loan. Account receiving rebate must be open and in good standing. Subject to credit approval and membership eligibility. See SAFE for details.

**4** The HomeAdvantage program is made available to you through a relationship between SAFE Credit Union and CU Realty Services. Program Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Using SAFE Credit Union for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. SAFE Credit Union may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.

**5** \$250 is posted to SAFE savings account on the last day of the month following 120 days from account opening of a new Perfect Cents Checking® or Prestige Checking and upon confirmation of three consecutive direct deposits of \$1,000 each or more. \$250 bonus is reported as dividends on IRS Form 1099-INT. \$150 is posted to SAFE savings account on the last day of the month following 90 days from account opening of a new **Perfect Cents Checking® or Prestige Checking** and upon confirmation of 30 debit card purchase transactions. \$150 bonus is reported as dividends on IRS Form 1099-INT. Account receiving bonus must be open and in good standing. No minimum balance required to receive bonus.

**Perfect Cents Checking® or Prestige Checking:** Annual Percentage Yields (APYs) accurate as of 08/01/2020 and subject to change after account opening. See SAFE for current rates. Minimum opening deposit of \$25 required. Monthly fee waived for the first 90 days from account opening and for Capitol Club. Fees may reduce earnings on account.

**Perfect Cents Checking®:** \$5 monthly fee is waived with eStatements and either 10 or more debit and/or credit card purchase transactions clearing same membership account per month or direct deposits totaling \$500 or more per month. Also waived for members less than 21 years of age. 0.85% APY on first \$1,000, .01%-0.85% APY paid on balances of \$1,000.01 or more; when two monthly requirements are met: active enrollment in eStatements and minimum of 10 debit and/or credit card purchase transactions clearing same membership account.

**Prestige Checking:** \$8 monthly fee is waived with minimum daily balance of \$1,000 or more or combined deposit and loan balance of \$5,000 or more. APY for amounts under \$2,000 is 0.05% APY, \$2,000-\$9,999.99 is 0.05% APY, \$10,000-\$24,999.99 is 0.10% APY, \$25,000-\$49,999.99 is 0.10% APY, \$50,000 and over is 0.15% APY.

AUTO LOAN MEMO 5386

MORTGAGE MEMO 5373

DIRECT DEPOSIT MEMO 5646

POS MEMO 5645

Insured by NCUA

Offer expires 12/31/2020

