

## Hello.

It is an honor and a privilege to be a part of the SafeAmerica team. We are a collection of uniquely talented individuals, dedicated to providing a **better banking experience** for our members.

A better banking experience. What does that mean?

Technology is constantly changing the way consumers can and choose to conduct their financial business. We are constantly striving to find ways to delight the members we serve, anticipate and satisfy their financial needs and continuously improve our service delivery and internal processes.

Technology is the tool to achieve these goals, but the people behind the technology —all of us—are the most important element in providing that better banking experience. Every action and decision you make should be centered around our members and the improvement of our service delivery to them. They expect this and deserve this.

We're so happy that you have chosen to join us on this journey.





## The Credit Union difference.

A credit union is a non-profit financial cooperative, owned and operated by its members. Credit unions are not for profit organizations, unlike banks, which are in the business of making money for their shareholders. Membership entitles you to share as a "financial partner". Rather than paying stockholders, credit unions return earnings to members in the form of higher dividends, lower loan rates and reduced transactional fees. This means you can enjoy low cost loans and higher yields on savings and investment options. This is what distinguishes the credit union from other financial institutions.



#### OUR PATH: THE LAST 60 YEARS

1963 The credit union purchased its first office in Burlingame. Credit Union remained in this office from 1963- 1981



THE RESERVE

1992
The credit union followed
Seleway in their move to the
East Bay by enoving the office
to Hayward and this new office
included a branch for members.
The credit union administrative
and branch remained at the
location from 1962 - 2001.

The credit union moved the administrative office including a branch to Pleasanton.





Your Financial Family

1985 Safeway Federal Credit Union hits \$100 million dollars in assets!

2010
A required name change to SaleAmerica Credit Union to remove federal from the name as the membership voide in favor of moving their account insurance from federal NCUA insurance to be privately insured by American Share Insurance, the largest insurer of private shares in the nation. This also boosted the amount of insurance to \$500,000 per account.

1950

May 20, 1953 Safeway San Francisco Employees Federal Credit Union is approved and received an Organization Certificate from the Bureau of Federal Credit Unions.

1960

1970

1980

1990

2000

2013

1953 Annual Report indicates that the credit union had 3 employees and 1,513 members, \$176,000 in deposits and income of \$3,194



1966 Safeway San Francisco Employees Federal Credit Union merges with Safeway's frome Office Credit to save money and to be able to do more for the Safeway membership by combining the assets and income of the two entities.

1983

1993
The name was changed to Safeway Federal Credit Union to reflect the additional Safeway employees in the Hawaii Division and outside the San Francisco Bay Area.



1988

SafeAmerica FEDERAL CREDIT UNION

Part of the transition to growing the credit union included a name change to SafeAmerica Federal Credit Union.



2013

2013
SafeAmerica celebrated 60 years as a financial cooperative serving the financial reseas of the membership Now serve XX.XXX members and have \$315 million in assets.





# Our Vision.

To turn our member's

# BANKING EXPERIENCE



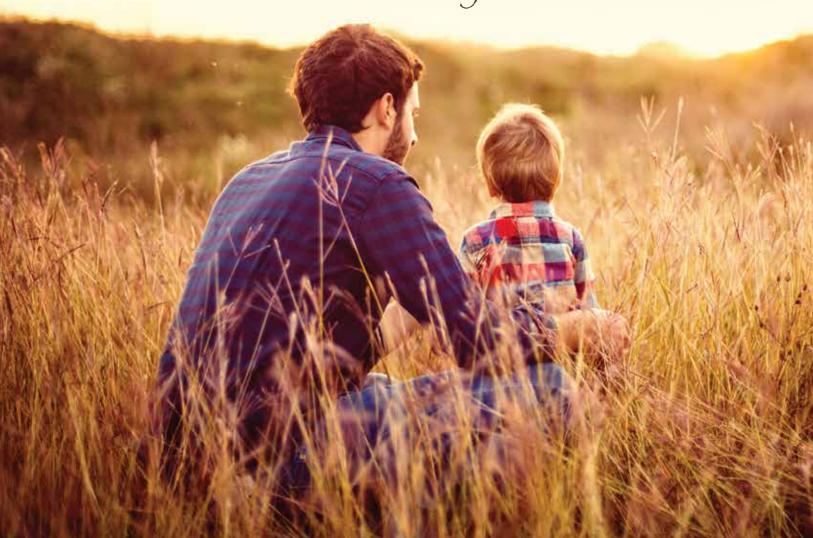
## Our Values.

people helping people teamwork growth

friendliness

community involvement exceptional service commitment

family



## Getting started at SafeAmerica.

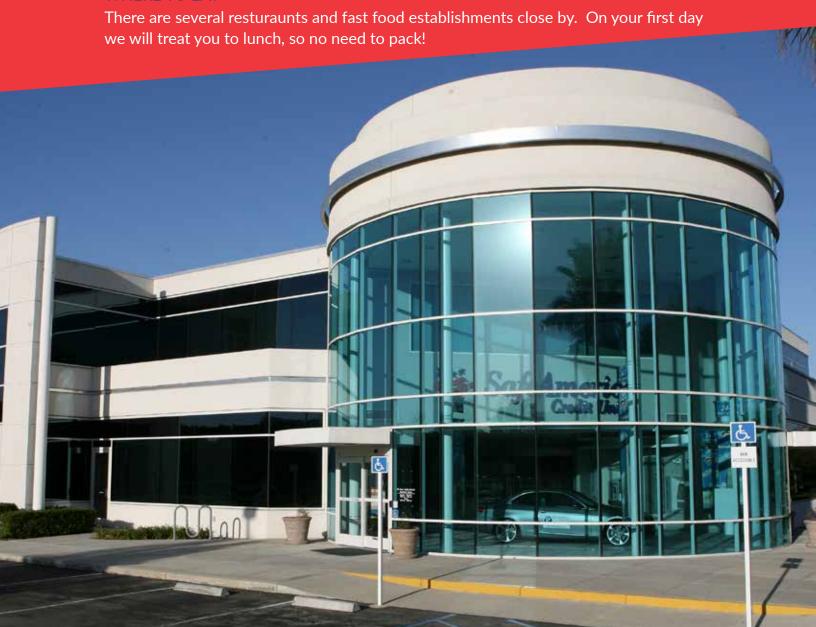
#### WHERE TO PARK

Employee parking is provided in Pleasanton on the east and north sides of the building. The front of the building (facing south and the side facing west) are reserved for the members. There are parking spots designated as "reserved". These are for Handicapped parking, Carpooling and for Senior Management.

#### WHAT TO BRING

On your first day, please bring with you valid documentation to establish your identity in order to fill out the Department of Homeland Security's required form. This is typically a driver's license and social security card, or Passport, or Alien Card. Also be prepared with emergency contact information. You may also want to decide in advance how you would like your federal and state taxes to be withheld.

#### WHERE TO EAT





## Personal appearance.

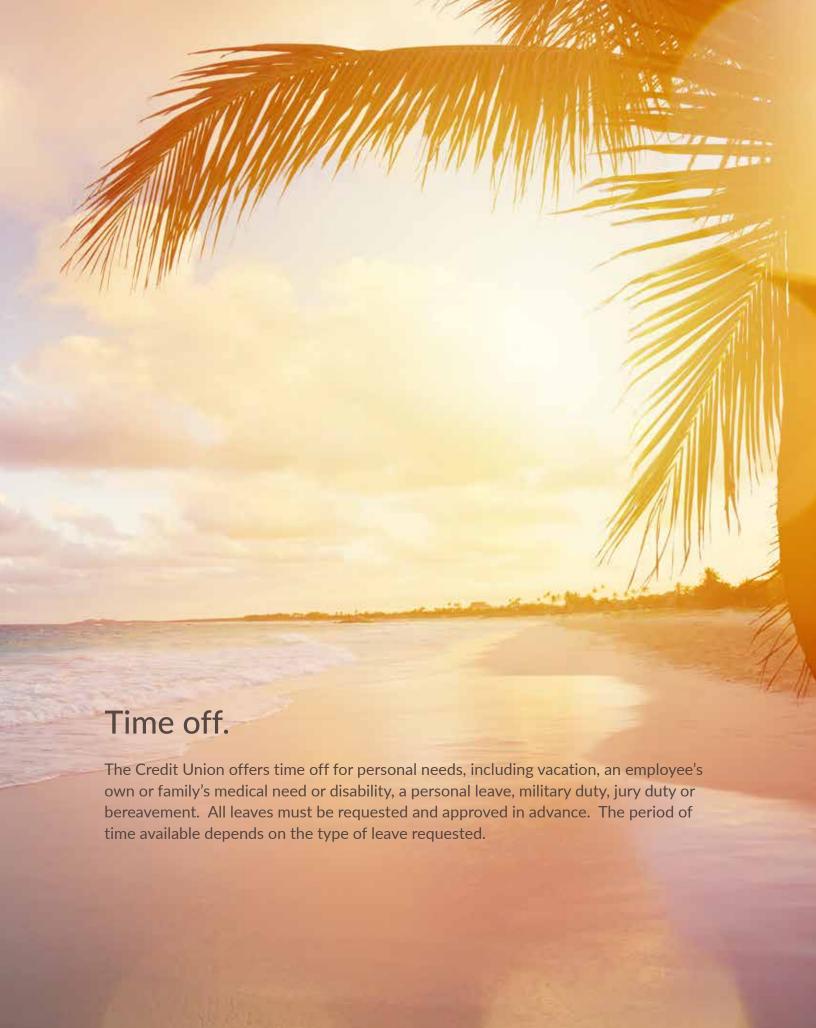
Moderation and good taste in dress and grooming are necessary in our organization. Reflect a professional image by using a conservative style for hair, make-up, jewelry, and accessories. Cover tattoos and use fragrances sparingly.



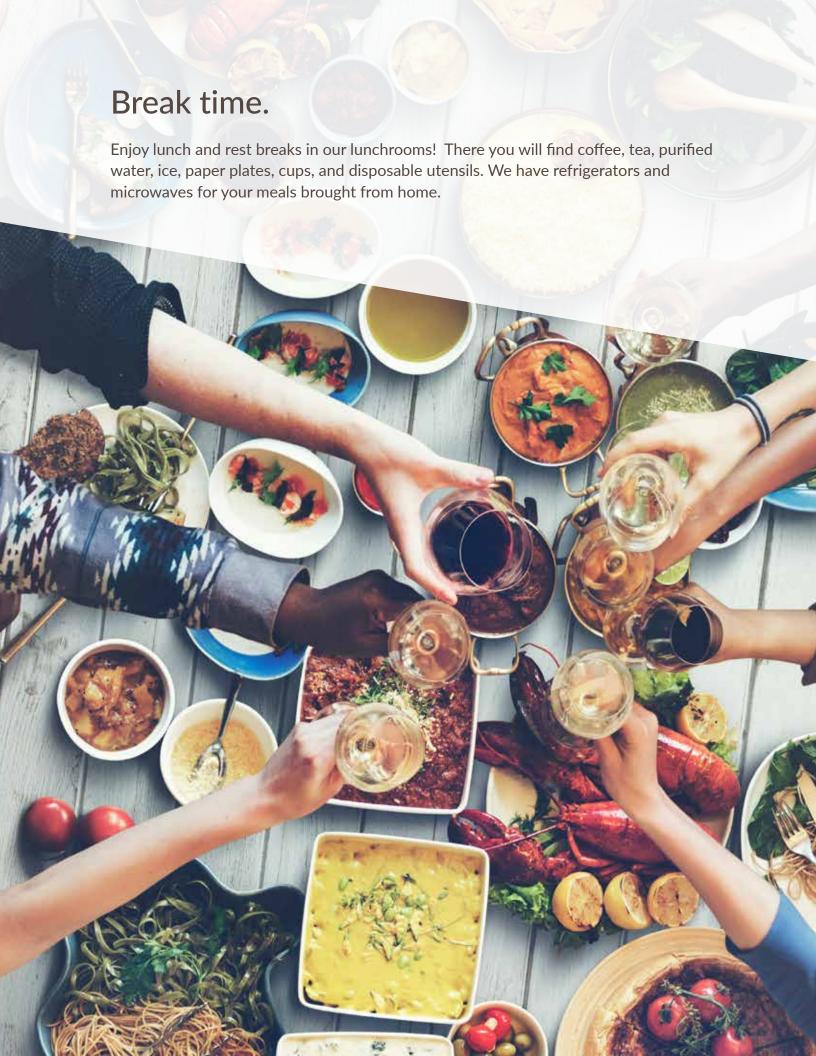


## Education.

New hire orientation is held in our headquarters over the course of your first couple of weeks. We will focus on a foundational understanding of who we are, how we operate, your role and job expectations, as well as technical training. We encourage employees to obtain additional education to increase competence and effectiveness in present jobs and to prepare for potential advancement with the Credit Union. We support continued education through outside training programs and educational reimbursement for those seeking to further their educational achievements in the field of business. Departmental training is ongoing.









## Celebrations.

We love to celebrate! We acknowledge birthdays, anniversary milestones with the credit union, and goal achievements such as sales or service awards. Any special occasion is a great reason to get together and share good food!

We love to play! We work hard so we recognize and thank our families too for their support. We have summer-time family picnics and holiday gatherings. October is a fun time where we have an all-staff training day, International Credit Union day, and Halloween Costume Contests. Throughout the year we may have potlucks, barbeques, ice cream socials and more.



In the Credit Union spirit of "people helping people", we are supportive members of the community. We donate to non-profit organizations of our sponsor groups and for causes within our communities. We encourage active employee participation and team-oriented fundraising with employer matched incentives.





## I love my job because...

"It allows for flexibility in my hours and allows me to do my work without being micro-managed. I work with GREAT co-workers (superiors included) who feel like my second family." - R.M; employee

"We care about what we are doing and genuinely care about being a benefit to our members." - employee

"You feel supported by the company. They care about us on an individual level" - employee



# Welcome!

