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SAN FRANCISCO
FEDERAL CREDIT UNION



San Francisco Federal Credit Union Named America's Best

San Francisco Federal Credit Union is thrilled to share that we were named in Newsweek's: America's Best Regional Banks and Credit Unions 2026. They recognize the value we offer our members and our ability to tailor our products to meet the needs of the community.

LEARN MORE



Sustainable Upgrades Made Simple

We are proud to be among a select group of California financial institutions offering **GoGreen Financing**.

Learn More!

APPLY NOW

GoGreen Financing: Elevate Your Home with Smart Financing Solutions
Transform your living space or make eco-friendly upgrades with simple, affordable financing. GoGreen Financing is a state backed program that makes energy-efficient home upgrades accessible and affordable.

MEMBER OFFERS



$1,200 Towards Mortgage Closing Costs

Save $1,200 in processing fees[1] with flexible mortgage options and personalized support from trusted experts.

Terms and Conditions apply. Offer ends 06/30/26.

Equal Housing Lender. NMLS ID: 416906.



Unlock Your Home's Potential and Save 1%

For a limited time, members can receive a 1% interest rate discount[2] on a new home equity loan of up to $500,000.

Terms and Conditions apply. Offer ends 05/31/26.



Refinance Your Car and Save 1%

Enjoy a 1% discount[3] on your qualifying rate when you refinance an auto loan from another lender. Use promo code **GOLDENRATE**. Terms and Conditions apply. Offer ends 6/30/26.

Wealth Management Event

Aim for Your Best Financial Life

Wednesday, April 22, 5:30 pm - 7:00 pm
770 Golden Gate Avenue
Golden Gate Branch

This in-person seminar will walk you through the core building blocks of financial planning. You will learn how to build a realistic budget, use credit wisely, tackle the basics of investing,



and more. Food and refreshments will be provided. There is a member parking lot @Elm Street.

REGISTER HERE

SAN FRANCISCO FEDERAL
INVESTMENT SERVICES & WEALTH MANAGEMENT

Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. San Francisco Federal Credit Union and San Francisco Federal Investment Services and Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using San Francisco Federal Investment Services and Wealth Management, and may also be employees of San Francisco Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of San Francisco Federal Credit Union and San Francisco Federal Investment Services and Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value

WISH



What is Wish?

Homeownership continues to be a big part of the American dream. For low-income individuals and families, the journey to becoming a homebuyer takes an extraordinary amount of hard work, thrift, and determination. Our Workforce Initiative Subsidy for Homeownership (WISH) Program can help aspiring homeowners overcome one of the biggest barriers to achieving their dream and building wealth: coming up with sufficient funds for downpayment and closing costs.

Through our partnership with the Federal Home Loan bank of San Francisco, San Francisco Federal Credit Union can offer eligible first-time homebuyers a **4-to-1 matching grants up to $32,837** to put toward a down payment and closing costs. Funds are limited and available on a first-come, first-served basis.

Ready to take your next step?

Email our mortgage team to find out if you qualify **homelending@sanfranciscofcu.com**.

LEARN MORE

CREDIT CARD AND DEBIT CARD FRAUD



Source: Office of the Comptroller of the Currency

How It Works

Credit card and debit card fraud occurs when a person uses someone else's card or card information to make unauthorized purchases or withdrawals. This can happen through physical

theft of the card or by stealing card information online or through card skimming devices.

Common Methods of Credit Card and Debit Card Fraud

- Account takeover: A fraudster takes control of a credit or debit card account to make unauthorized transactions.
- Card-not-present fraud: An unauthorized person uses stolen card details to make online purchases.
- Card skimming: Devices capture card information at ATMs or point-of-sale terminals, such as at gas pumps.
- Mail fraud: A scheme by a fraudster to intercept a credit or debit card from the mail before the intended account holder receives it.
- Phone thefts and fraud: Fraudsters target smartphones to access sensitive financial information, digital cards, banking apps, and wallets stored on the device.

Warning Signs

- Unfamiliar credit or debit card transactions appear on your bank or credit card statements.
- Small dollar authorizations or transactions are used to “test” an account prior to much larger transaction activity.
- Your bank notifies you of unauthorized account activity.
- You receive calls from your bank about transactions you didn’t make.

LEARN MORE

PARTNERSHIPS



Jeff Jackanicz, Susan Lansing, Linda Mason, Will Lee, David Huebner, Valerie Salamon, Lynn Mahoney, Ray Shams, Brandon Davis, Susanne Miller, Celeste Fehely, Steve Shead, Melissa Palwick, Alli Gator

San Francisco Federal Credit Union Celebrates Naming of SFSU Gymnasium

March 4, 2026

San Francisco Federal Credit Union is proud to share the official naming of the San Francisco Federal Credit Union Gymnasium at San Francisco State University (SFSU), a meaningful milestone in our ongoing commitment to supporting education, athletics, and our local community.

The celebration, held at Don Nasser Family Plaza, brought together more than 150 attendees, including University leadership, students, community members, and credit union board and representatives. Among those in attendance was District Supervisor and SFSU alumnus Shamann Walton, along with remarks from SFSU President Lynn Mahoney, President & CEO Ray Shams, Director of Athletics Brandon Davis, and SFSU All-American volleyball player Aidan Goodrich.

Business of the Month

RENNER
HEATING & AIR
LIC# 1005466



Meet Justin Renner. He Keeps Families Cool.

Nearly 20 years of experience. Hospital-grade certifications. A 5-star reputation built one job at a time. Renner Heating & Air Conditioning is the real deal. Licensed, bonded, and insured, Justin

handles everything from a quick repair to a full system design and installation. He shows up, does the work right, and stands behind it with a one-year parts and labor warranty.

Based in Vacaville. Serving Solano County since 2015.

As an approved GoGreen contractor, he works directly with San Francisco Federal Credit Union members to make HVAC upgrades affordable through GoGreen Financing. Less upfront cost. Lower energy bills. Simple process.

Veterans, active-duty military, and first responders get 15% off.

Call 707-416-9239 or visit rennerhvac.net. Tell him San Francisco Federal Credit Union sent you.

EVENTS & ACTIVITIES



25 Years and Counting:

Congratulations, Anne Barrios!

Twenty-five years ago, Anne Barrios walked through the doors of San Francisco Federal Credit Union and never looked back. Since then, she has become someone that others simply count on. As a member of our Electronic Payment Services team, Anne works behind the scenes in ways that keep things running smoothly for our members every single day, even if they never know her name. Anne, thank you for giving your time, your talent, and your heart. We could not imagine this place without you.

"Can't believe 25 years! Time flies when you are having fun at work. My colleagues have been the driving force behind my longevity here. The dedication and teamwork. Really awesome! Here's to the future and to the continued



SHE MEANS BUSINESS

It was the women in the room. San Francisco Federal Credit Union hosted its very first *She Means Business* mentoring event, bringing together women founders, entrepreneurs, and small business owners from across the Bay Area alongside experts in legal, HR, finance, marketing, IT, and strategy. What unfolded was an evening of honest conversation, generous advice, and the kind of connection that does not happen by accident. It happens when the right people decide to show up for each other. To every mentor who gave their time and wisdom that night, this community is better because of you. And to every woman who came through our doors ready to



FREE SHRED DAY

Important Reminders:
Please remove the following items before bringing your documents:
Three-ring binders

- Notebooks (metal and plastic parts)
- Plastic folders or covers
- CD's, DVDs, or other media
- Food waste, electronics, or batteries.

There is a limit of 4 banker's boxes per participant.

success of our amazing company"
Anne Barrios

grow, you reminded us exactly why we do this work.
She Means Business. And that night, she proved it.

MESSAGE FROM OUR PRESIDENT & CEO



AS SEEN IN
Forbes & Fortune

CALIFORNIA'S LEADING CREDIT UNIONS

A Credit to the Community

San Francisco Federal Credit Union has served Bay Area communities for more than 70 years.

"We are here for our members' financial empowerment," says Ray Shams, CEO of San Francisco Federal Credit Union. "The products and services we provide are designed to make people's lives easier, guide them on their financial journey, and ensure a successful future for our members, their families, and their communities."

Founded in 1954, San Francisco Federal Credit Union was established to serve the employees of the City and County of San Francisco. Today, membership is open to everyone who lives, works, goes to school, or worships in San Francisco and San Mateo Counties. This network will soon be growing, as the credit union is in the process of acquiring Summit Bank in the East Bay, allowing the credit union to provide an even greater range of services to the communities it supports.

"The diversity of these areas is what makes them strong," Shams explains. "We have tailored our financial offerings to meet the needs of those we serve. In a region with ever-growing costs, we strive to ensure all of our members can achieve their personal and financial goals."

As a member-owned, not-for-profit financial cooperative, San Francisco Federal Credit Union offers many of the same products and services as a bank, but with a different goal in mind. When the credit union turns a profit, it returns that value to its members in the form of higher earnings and dividends on deposit accounts, lower interest rates on loans, and fewer fees. It's all part of the credit union's philosophy of "people helping people."

"We're ready to meet the evolving needs of our members, no matter where they are in life," Shams says. "From purchasing a first car to planning for retirement, we are here to provide the tools, guidance, and support to help them move forward with confidence."

Empowering Local Businesses

As a community-focused institution, San Francisco Federal Credit Union understands the critical role that small businesses play in creating a thriving and resilient local economy. The credit union offers a comprehensive selection of business banking solutions, from no-fee checking accounts to customized commercial loans. Shams notes that the credit union is actively working to ensure that underrepresented groups, including female entrepreneurs, can access these essential financial resources.

Dedicated To Community

San Francisco Federal Credit Union offers personalized products and programs designed to improve lives across the Bay Area. This includes the GoGreen Home Energy Financing Program, a state-led initiative that helps homeowners secure loans for implementing sustainable technologies such as EV charging, solar hot water heating, and energy efficient appliances. The credit union also provides lending products for first-time homebuyers and low-income borrowers and works to expand access to affordable credit options, helping its members do more.

"Our focus has always been, and continues to be, creating benefits for our members and local communities," Shams says. "We pride ourselves on making a difference in people's lives, and in dedicating time and resources to improving our communities. We strive to create a culture where people of all backgrounds can succeed."

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BEST REGIONAL BANKS AND CREDIT UNIONS Newsweek

As we enter the second quarter, I'm pleased to share highlights from a period defined by meaningful milestones, strong momentum, and deepened connection with our communities.

We began the year by unveiling our name at San Francisco State University's gymnasium, a moment that honors our history while looking ahead.

Our commitment to community was evident throughout the quarter. We celebrated a vibrant Lunar New Year, including a traditional Lion's Dance at our Golden Gate Branch, and recognized both Women's Empowerment Month and Black History Month, celebrating the achievements and diversity of our members.

Our brand evolution reflects this same balance of tradition and forward focus. The original poppy symbolizes our roots, traditions, and enduring foundation. Today, the North Star represents clarity, conviction, and a confident direction, guiding us as we broaden access and advance financial security for the communities we serve.

Operationally, we successfully completed our MyCu conversion, strengthening infrastructure and enhancing the member experience. This supported robust lending momentum, with year-to-date net growth of 10%, while deposit growth reached 8%. We proactively raised non-member deposits, reinforcing balance sheet strength and flexibility. Financially, we remain well capitalized relative to peers, with a strong return on assets.

I am also proud to share that San Francisco Federal Credit Union has been named to Newsweek's America's Best Regional Banks and Credit Unions 2026 and maintained a 5-star rating from Bauer Financial, reflecting our ongoing commitment to excellence.

Thank you for your continued trust. Together, we honor our tradition and values while moving forward with clarity, purpose, and confidence in the future.

Ray Shams
President & CEO

[1] Up to $1,200 in lender credits available for refinance mortgage loan products. Lender credits to be applied at closing and on non-recurring closing costs. Offer available for a limited time for refinance applications with valid physical addresses received between January 1, 2026, and June 30, 2026. To qualify, members must be in good standing with San Francisco Federal Credit Union, maintain at least $1.00 in a share account (savings, money market, or checking), have no delinquent or derogatory accounts with San Francisco Federal Credit Union, and meet eligibility requirements for additional credit union services. Offer valid for owner-occupied, single-family primary, secondary, vacation, and investment properties. San Francisco Federal Credit Union reserves the right to modify or withdraw this offer at any time. Cannot be combined with other promotional offers. Other terms and conditions may apply. Equal Housing Lender. NMLS ID: 416906. Contact us for details or learn more at: www.sanfranciscofcu.com/home-loans.

[2] Offer available for a limited time for home equity loan applications with valid physical addresses received between February 7, 2026, and May 31, 2026. To qualify, members must be in good standing with San Francisco Federal Credit Union, maintain at least $1.00 in a share account (savings, money market, or checking), have no delinquent or derogatory accounts with San Francisco Federal Credit Union, and meet eligibility requirements for additional credit union services. Other terms and conditions may apply. Equal Housing Lender. NMLS ID: 416906. Contact us for details or learn more at: www.sanfranciscofcu.com/home-loans.

[3] Annual Percentage Rates. For all loans, the actual annual percentage rate is determined at the time a credit decision is rendered and may be higher than the lowest rates available. Credit history, loan terms, mileage, age of collateral, and amount borrowed are all factors that determine the rate. Not all borrowers will qualify for the lowest rate. There are NEVER any prepayment penalties for repaying your loan early. All loans are subject to credit approval. Financing is available only on vehicles with 100,000 miles or less. If a payment is late, a fee of $5 or 3% of the payment due, whichever is greater, will be charged. You must use promo code GOLDENRATE to receive this offer. Auto refinance offer cannot be combined with any other promotional or non-promotional offers. Auto loan must be from a third-party lender. Additional Terms and Conditions may apply. Offer is valid from December 15, 2025, through June 30, 2026.

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Follow us on social media for tips, events, and resources
Download our Mobile App and enjoy secure, convenient banking anytime, anywhere.

Stay up to date on the latest news, financial tips, community events, and special offers from San Francisco Federal Credit Union.

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