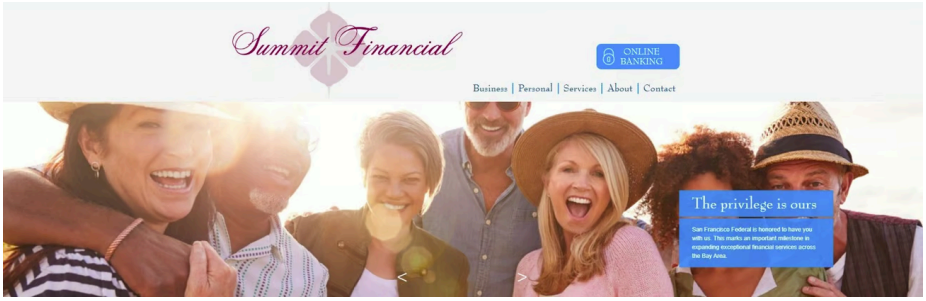
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SAN FRANCISCO FEDERAL

Start here. Grow here.



WELCOME, SUMMIT FINANCIAL MEMBERS

We are excited to share that San Francisco Federal expanded our reach by welcoming Summit Bank, now known as Summit Financial, a respected community institution with deep ties in the East Bay. This partnership will allow us to serve more members, strengthen our local impact, and provide greater access to exceptional financial services. You will continue to receive the same great service and support you have come to expect—now with added benefits:

- More branch locations in Oakland, Emeryville, and Walnut Creek
- A larger member network and expanded presence across the Bay Area
- Strengthened financial stability and service capabilities
- More opportunities for community engagement and outreach

Questions? Call us at 415-775-5377 or visit our FAQ page for San Francisco Federal Members.

LEARN MORE



A HOMEOWNERSHIP MILESTONE: OUR FIRST WISH PROGRAM

We're celebrating a meaningful first at San Francisco Federal. We've funded our very first loan through the WISH (Workforce Initiative Subsidy for Homeownership) program.

Offered through the Federal Home Loan Bank, WISH provides matching grant funds to income-eligible households that can be used toward down payment assistance, closing costs, and housing counseling when purchasing a primary residence. By helping bridge the affordability gap, it opens the door to homeownership for working families who might otherwise be priced out of the market.

This milestone reflects exactly who we are: a member-owned credit union committed to expanding access to homeownership and standing with our members at the most important moments in their financial lives. If homeownership is on your horizon, our Home Lending team would love to talk with you about the programs that could help make it possible. Email them at homelending@sanfranciscofcu.com to learn more.



SMALL BUSINESS SPOTLIGHT: GREINER HEATING, AIR AND ELECTRIC

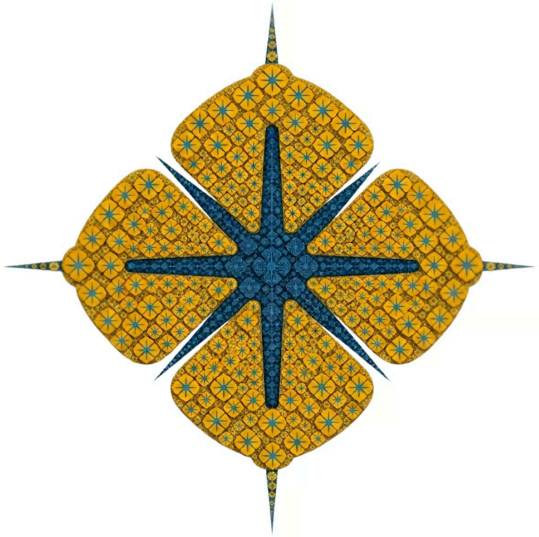
Patty Greiner spent her career as a registered nurse. When she founded Greiner Heating, Air and Electric in Dixon in 1991, she brought that same standard of care with her, to her customers and to her own team. Over the years, Greiner has helped many of their employees buy their first homes. That is not a company perk. That is a philosophy.

Thirty-five years later, Greiner has grown into one of California's largest Go Green contractors. The company has earned the prestigious Dave Lennox Award, placing it among the top 25 Lennox dealers nationwide out of more than 5,000 dealers. Greiner was also the first contractor to join San Francisco Federal's merchant program. Today, San Francisco Federal is proud to call Greiner a trusted partner, reflecting a shared commitment to delivering exceptional service and value to the community.

iTrustGreiner.com | **SanFranciscoFCU.com/GoGreen**

MEMBER OFFERS

Four great ways to save whether you are refinancing your car, buying a home, or putting aside some money for a rainy day.



NORTH STAR MONEY MARKET 4.00% APY

Earn a 4.00% APY[1] (Annual Percentage Yield) promotional rate through September 30, 2026.

To qualify, open a new Money Market with at least $20,000 in new money and a new Checking Account with at least $2,500 in new money. There's no maximum deposit cap, and funds are NCUA-insured up to applicable limits. After the promotional period, the account reverts to the standard variable rate, currently 2.50% APY. **Open online** or at any branch.



CERTIFICATES OF DEPOSIT

TWO GREAT RATES, ONE SMART DECISION

Prefer guaranteed, market-free growth? Lock in a fixed return with one of our promotional CDs, starting at just $1,000 in new money. These offers end September 30, 2026.

- 13-month CD: 3.50% APY[2]
- 7-month CD: 3.30% APY[2]

Both protect your savings from market swings and let your money work for you. **Open online** or speak with a banker for personalized guidance.



SAVE 1% WHEN YOU REFINANCE YOUR AUTO LOAN

A new fixed rate loan could lower your costs and free up room in your budget. Refinance your auto loan with us and enjoy member exclusive benefits:



SAVE $1,200 IN LENDER CREDITS WHEN YOU OPEN A MORTGAGE

The right mortgage makes a difference. Whether you're buying your first home or refinancing an existing mortgage, our mortgage specialists can help you find a personalized solution.

- Get 1% off your qualifying rate3 on loan amounts from $15,000 to $75,000
- Up to 90 days before your first payment is due
- Flexible repayment terms up to 84 months
- No prepayment penalties

For a limited time, save **$1,200** in lender credits[4] when you purchase or refinance by July 31, 2026. Email a Mortgage Loan Officer today at **homelending@sanfranciscofcu.com** to learn more.

Apply online and enter promo code **GOLDENRATE** when you apply. Offer ends August 31, 2026.

DREAMING OF A HOME PROJECT? WE CAN HELP



Whether you're buying, improving, or simply making your home more comfortable, we have financing designed for real households:

- HomeSolution Loan: Up to $50,000 in unsecured home improvement financing. No down payment, no home equity required, fixed rates, and terms up to 180 months. Great for kitchens, bathrooms, flooring, and more.
- GoGreen Financing: A California state-backed program for energy-efficient upgrades like solar, battery storage, EV chargers, and heat pump systems. Borrow up to $75,000* with no down payment, fixed rates, and terms up to 240 months*. We're one of the few credit unions in California offering it.
- Home Equity Loan: Borrow in one lump sum with a fixed rate and predictable payments for renovations, debt consolidation, education, and more.

*Solar + battery loans up to $75,000 with terms up to 24 months

MESSAGE FROM OUR PRESIDENT & CEO



This has been a season of growth for San Francisco Federal, and I wanted to take a moment to reflect on it with you.

We've welcomed Summit Financial members into our family, expanding into the East Bay while keeping the same level of service you've always known from us.

Some of our proudest work happened on a smaller scale. We funded our first WISH program loan, helping a working family cross the threshold into homeownership. We recently celebrated our 35th partnership anniversary with Greiner Heating, Air and Electric, one of the valued small businesses that helps shape and strengthen our community.

We also want your money working for you. Whether that means a strong rate on savings, a better deal on your auto loan, or a hand getting into your first home, our team is ready to talk through what fits your situation.

Thank you for being a member. Everything we do starts and grows right here, with you.

Warm regards,



Ray Shams
President and CEO, San Francisco Federal

[1]North Star Money Market Offer

Offer Eligibility
To qualify for this offer, either new or existing members must open a new Checking Account and a new Money Market Account during the promotion period beginning on June 1, 2026, through September 30, 2026. This special promotional period ends on September 30, 2026. Both the new Checking and Money Market Accounts must be opened concurrently and funded exclusively with new money – funds currently held in any deposit account at San Francisco Federal Credit Union are not eligible. Transfers from existing accounts held at San Francisco Federal Credit Union do not qualify. All requirements for the promotion as indicated below must be met to receive the promotional rates. New Members must open and maintain a share savings account in good standing.

New Money Requirement & Balance Requirement
A minimum deposit of $2,500 in new money must be made into the new Checking Account at the opening. New money is defined as funds originating from an external financial institution.
A minimum deposit of $20,000 in new money must be put into the new Money Market Account at the time of account opening. Funds transferred from an existing account at this institution, including any savings, checking, or any other existing accounts, do not constitute new money and will not count toward this requirement. Each deposit source will be evaluated separately. All accounts must be maintained in good standing.

Promotional Rate, APY, Tiers, & Rate Reversion and Changes
A promotional Annual Percentage Yield (APY) of **4.00**% will apply to the qualifying balance for the promotional period, subject to the relationship and balance requirements above. Beginning on October 1, 2026, the account reverts to the then-applicable standard

variable APY by tier and apply to the full balance. Once the promotional period ends, the following variable interest rates will apply to your account balances: **2.50% APY** on balances greater than $20,000, and **0.100%** APY on balances between $19,999 and $2,500. The Standard APY is variable and may change at any time at our discretion without prior notice, subject to applicable law. The APY assumes interest remains on deposit for a full 365-day year. Withdrawals of interest will reduce earnings. Interest is compounded daily and credited monthly. The Checking Account is a non-interest-bearing account. For example, a deposit of $20,000 earning 4.00% APY for the full promotional period of 120 days expiring on September 30, 2026, followed by the then-applicable standard variable **APY that is 2.50% as of June 1, 2026.** Actual earnings will vary based on balance, rate changes, and the timing of deposits and withdrawals. This is not a guaranteed return. APY is subject to change without notice.

Tax Information, Terms, & Limitations
A form 1099-INT will be issued if required by the IRS. Money Market Account terms and conditions apply. Fees may reduce earnings. Federal law limits certain types of withdrawals and transfers to a combined total of six per monthly statement cycle. Transaction fees may apply, see Member Handbook and Schedule of Fees for details. This offer is limited to one bonus per member, per household. Both accounts must be held in the same ownership capacity (e.g. individual, joint). Joint accounts are eligible. Offer may not be combined with any other promotional offer. We reserve the right to modify or cancel this offer at any time without prior notice. Offer is void where prohibited by law. Additional terms and conditions may apply.

[2]CD Offers

Offers valid starting June 1, 2026, for the 13-month CD promo and June 15, 2026, for the 7-month CD promo through September 30, 2026. Offers apply to new money only. New money is defined as funds not currently on deposit with San Francisco Federal Credit Union. Transfers from existing San Francisco Federal Credit Union accounts do not qualify. A minimum deposit of $1,000 in new money is required. A penalty may be imposed for early withdrawal. Offer, rates available for new certificates, terms, and conditions are subject to change without notice. Offer may not be combined with any other promotional or non-promotional offer. Membership eligibility required. Additional terms and conditions may apply. See a Member Service Representative for details.

7-month CD: Promotional rate applies to a 7-month Share Certificate earning 3.25% Interest Rate and 3.30% Annual Percentage Yield (APY). APY is accurate as of June 15, 2026. The certificate will automatically renew at maturity into the standard 6-month Share Certificate then in effect unless redeemed during the applicable grace period.

13-month CD: Promotional rate applies to a 13-month Share Certificate earning 3.45% Interest Rate and 3.50% Annual Percentage Yield (APY). APY is accurate as of June 1, 2026. The certificate will automatically renew at maturity into the standard 12-month Share Certificate then in effect unless redeemed during the applicable grace period.

[3]Auto Refinance Offer

APR = Annual Percentage Rates. For all loans, the actual APR 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 12/15/2025 through 8/31/2026.

[4]Mortgage $1,200 Lender Credit Offer

Offer available for a limited time for purchase and refinance applications with valid physical addresses received between January 1, 2026, and July 31, 2026. Up to $1,200 in lender credits available for purchase and refinance mortgage loan products. Lender credits to be applied at closing and on non-recurring closing costs. 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.
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STAY CONNECTED

Stay up to date on the latest news, financial tips, community events, and special offers from San Francisco Federal.
Follow us on social media for tips, events, and resources

Download our Mobile App and enjoy secure, convenient banking anytime, anywhere.





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