View a web copy of this email

SAN FRANCISCO FEDERAL
Start here. Grow here.

Huge News for The 49er Faithful!

We are proud to announce that San Francisco Federal is now the Official Credit Union Partner of the San Francisco 49ers. This partnership goes beyond the field. Throughout the season, you'll see us showing up at Levi's Stadium with exclusive content, community events, and fan experiences.





FUNdamentals

To celebrate our new partnership, we welcomed the community to a fun, end-of-summer Financial FUNdamentals event at the Golden Gate Branch. Members and their families enjoyed games, prizes, food, entertainment, and hands-on activities that made budgeting, saving, and smart spending fun. Special guests, Sourdough

Sam and the 49ers Gold Rush cheerleaders, joined the celebration!

Leveling The Playing Field

To continue the celebration and in honor of Women's Equality Day, we brought together women business owners, community leaders, and financial experts for an evening of connection and growth. Guests also heard from 49ers Chief Marketing Officer Stephanie Rogers, on creating opportunities and advancing women in business.



Community Support



Congratulations to our 2026 Scholarship Award Recipients.

San Francisco Federal recently celebrated six outstanding scholarship recipients pursuing studies in fields ranging from accounting and neuroscience to journalism, social work, fire science, and international business. What stood out to our Scholarship Committee was not just academic achievement, but character. We look forward to seeing all that they accomplish in the years ahead.

Internship Program 2026

This summer, San Francisco Federal welcomed its first class of interns for a 12-week program focused on professional growth, hands-on experience, and meaningful contributions. Their capstone projects showcased creativity, problem-solving, and fresh perspectives. We're proud of their accomplishments and grateful to the mentors and managers who made the program a success as we continue investing in future talent and leadership.



Are you looking for an internship next summer? Follow our LinkedIn page to stay updated!



UPCOMING SHRED DAYS





Join us for a **Free Shred Day** and safely dispose of sensitive documents like old bank statements, tax records, and anything with personal information. It is one of the easiest and most environmentally friendly ways to help protect you and your family from identity theft.

Burlingame Branch

1811 El Camino Real
Burlingame, CA, 94010

Date: Saturday, October 24
Time: 9:00am - 12:00pm
Location: Parking lot outside of branch

Golden Gate Branch

770 Golden Gate Avenue
San Francisco, CA, 94102

Date: Saturday, November 7
Time: 9:00am - 12:00pm
Location: Member parking lot @ Elm Street

A New Logo. The Same Commitment.

SAN FRANCISCO FEDERAL

You may have noticed that our name and logo have changed, and we'd like to share the story behind our new look.

The poppy, a longtime symbol of San Francisco Federal, has been thoughtfully refreshed. We have integrated the North Star, representing guidance, trust, and our enduring commitment to helping members navigate their financial journeys with confidence.

We have also removed "Credit Union" from our name. While being a credit union remains a strong pillar of our identity and messaging, we felt the time was right to evolve our brand.

This change reflects our growth and positions us for the future while continuing to uphold the values, service, and member-first approach that have always defined us.

As our look evolves, our mission remains the same: delivering exceptional service, personalized financial solutions, and unwavering support as you work toward your financial goals.

And stay tuned, a refreshed website design and experience is coming later this year.

Welcome to the next chapter of San Francisco Federal.

Limited Time Member Offers



Auto Refinance Promo

With a new fixed-rate loan, up to 100%[1] financing, and predictable monthly payments, refinancing could lower your costs so you can spend less on your loan and more on the adventures ahead.

- Get 1% off your qualifying rate[2] on loan amounts from $15,000 to $75,000



Get Up To $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.

- Up to 90 days[3] before your first payment is due
- Flexible repayment terms available
- No prepayment penalties

Click below and enter promo code **GOLDENRATE** when you apply. Offer ends December 31, 2026.

GOLDENRATE

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

Homeownership Made MORE Possible



Whether you're buying your first home, planning your next move, or tapping into the equity you've built, San Francisco Federal offers local expertise, flexible lending solutions, and down payment assistance designed to help you achieve your homeownership goals.

Home Equity

- Home equity and lines of credit to use your equity without giving up your low mortgage rate
- Home Equity solutions for renovations, debt consolidation, and other financial needs

Mortgage Options

- Fixed-rate, Jumbo, Adjustable-rate, and Interest-Only Mortgages
- Local Mortgage Loan Officers who understand the Bay Area market
- Flexible qualification options that can consider a broad range of income, assets, and cash flow sources

Down Payment Assistance

- **WISH Program[5]:** Eligible first-time homebuyers may receive up to **$32,937** toward a down payment and closing costs.
- **Middle-Income Downpayment Assistance[5]:** Additional grant opportunities may be available for qualifying buyers above WISH income limits.

Ready to explore your options? Contact our Home Lending team today at homelending@sanfranciscofcu.com

---

Message From Our President & CEO



This has been a season of momentum for San Francisco Federal, and I'm excited to share what we've been building for our members and our community.

We're proud to begin an exciting new chapter as the Official Credit Union Partner of the San Francisco 49ers. Together, we're creating new opportunities to connect with our members, celebrate the 49ers Faithful, make meaningful differences through local events, memorable fan experiences, and extending financial education. Our partnership with the 49ers Foundation expands our commitment to increasing financial literacy to all ages. The Foundation's EDU program has reached more than 600,000 Bay Area students and educators, primarily in Title I schools and underserved communities. We're honored to support an organization whose work is creating lasting opportunities for students, educators, and communities across the Bay Area.

That commitment was on full display through our Financial FUNdamentals event, our women-in-business gathering, our 2026 Scholarship Awards, and our first internship program. Each of these efforts reflects who we are: a credit union focused on opening doors, building confidence, and investing in the people and neighborhoods we serve.

We are also entering a new stage in our brand journey. Our refreshed logo honors the poppy that has long represented San Francisco Federal while introducing the North Star as a symbol of guidance, trust, and our ongoing promise to help members move forward with confidence.

As we grow, our focus remains the same: supporting members with practical solutions for everyday financial goals, from home lending and down payment assistance to auto refinance savings and personalized service.

Thank you for being part of San Francisco Federal. Everything we do starts with our members, and we look forward to continuing this next chapter together.

Warm regards,



Ray Shams

President and CEO, San Francisco Federal

Auto Refinance Offer

[1]Terms up to 84 months and up to 100% financing available to qualified borrowers based on creditworthiness, vehicle age/mileage, and loan amount. Payment Example: 5.49% APR, 60 monthly payments of $19.12 per $1,000 borrowed.

[2]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. The refinanced auto loan must be from a third-party lender. Additional Terms and Conditions may apply. Offer is valid from 12/15/2025 through 12/31/2026.

[3]At closing, you have the option to select up to 90 days of deferred payments on your auto loan refinance. The actual number of days will depend on the terms of the loan. Interest accrues during the 90-day payment deferral period, and the first payment will be applied to interest accrued from the date the loan funded to the first payment date and then to principal due.

Mortgage $1,200 Lender Credit Offer

[4]Offer available for a limited time for purchase and refinance applications with valid physical addresses received between January 1, 2026, and December 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.

[5]**WISH and Middle-Income Downpayment Assistance** grant funds are limited and subject to eligibility and availability.

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.

Download on the App Store

GET IT ON Google Play

© 2026 San Francisco Federal Credit Union EQUAL HOUSING LENDER Equal Housing Lender NMLS#:416906 NCUA Federally Insured by NCUA

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

© 2026 San Francisco Federal

Sent to: marketing@sanfranciscofcu.com
Unsubscribe

San Francisco Federal 770 Golden Gate Avenue, San Francisco, California 94102, United States

You subscribed to received updates. If you no longer wish to be notified, unsubscribe here.
San Francisco Federal Credit Union, 770 Golden Gate Avenue, San Francisco, California 94102, United States