



## Your Quarterly News



## Let's Get Social with Sacramento Credit Union!

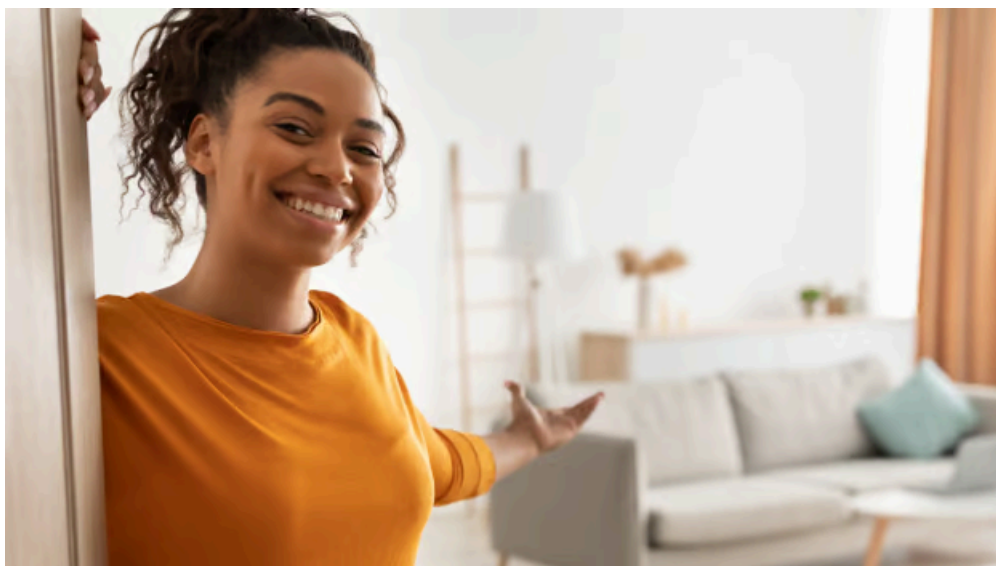
As a valued member of Sacramento Credit Union, we are excited to celebrate our almost **90-year history of serving the communities where you live, work, and enjoy life.** Since our founding on March 11, 1935, we have been committed to providing exceptional financial products and services that help our members thrive. We are with you through every step and stage of your journey to financial success.

To continue this tradition, we want to ensure you stay up-to-date with everything happening at SCU. **Follow us on your favorite social media platforms to keep informed about the latest promotions, news, and events.** By following us and turning on post notifications, you'll receive valuable resources and tips to improve your financial life today, tomorrow, and for many years to come.

At Sacramento Credit Union, we are proud to stand by your side. Thank you for being a part of our community and for your continued membership. Let's get social!

**Follow us today and join the conversation!**





## Up to \$50K Downpayment Assistance Grant

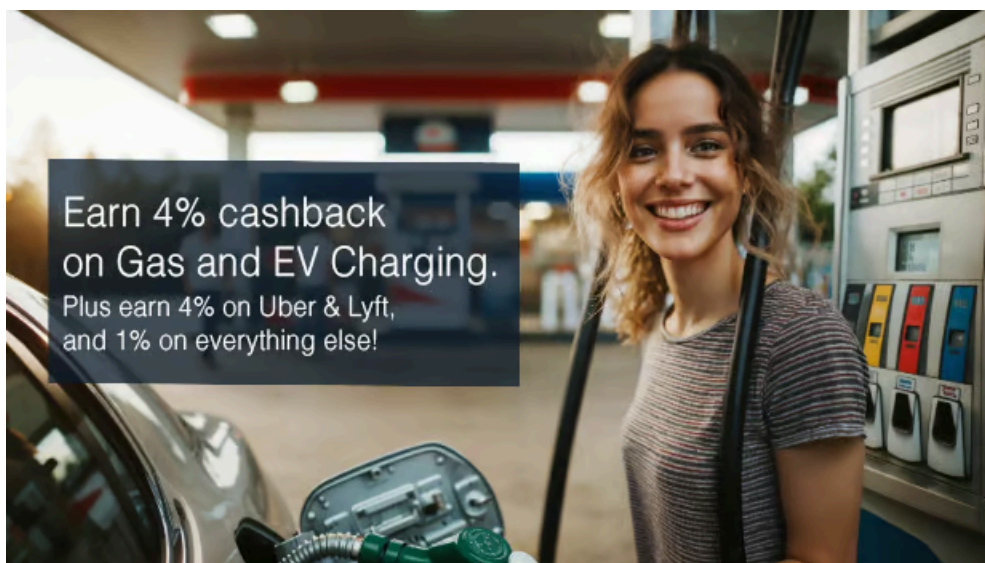
The Federal Home Loan Bank (FHLB) has made a \$50,000 Middle-Income Downpayment Assistance Grant program available for eligible First-Time Home Buyers! Available for a short time, the program grants help families and individuals who qualify as first-time home buyers, earning between just over 80% up to 140% of the Area Median Income (AMI) based on the purchase property location.

Applications are accepted for a limited time and when grant funds are depleted, the program ends.  
**Immediate action is recommended!**

[Learn More](#)

**Already own a home?** Forward this email to someone you care about.

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**Earn more. Every day. Every way.**

## Get Rewarded with Every Purchase.

We're excited to announce that members with our Platinum Rewards Plus Credit Card can earn cashback with every purchase.\* **Now that's rewarding!**

- **4% Cashback** on Gas & EV Charging
- **4% Cashback** on Uber & Lyft
- **1% Cashback** on everything else!

**Don't have our Platinum Rewards Plus Credit Card yet?  
Apply today!**

**Learn More and Apply**

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\* Platinum Rewards Plus Credit Card holders earn points for every dollar spent. Points can be redeemed for cashback, travel, gift cards, etc.

You earn 4x points for every \$1 spent for Gas, EV Charging, and Rideshare (Uber, Lyft, and limousines) for up to \$6,000 in net purchases annually (equating to 4% cashback) and unlimited 1x points thereafter; for all other net purchases you earn unlimited 1x points for every \$1 spent (equating to 1% cashback).

Rewards Categories: merchants who accept Visa credit cards are assigned a Merchant Category Code (MCC) that is determined by the merchant or its processor in accordance with Visa procedures based on the types of goods or services the merchant primarily sells. We use those MCCs for the purpose of extending rewards offers to you. Rewards for Gas, EV Charging, and Rideshare purchases are based on Merchant Category Codes 5542, 5552, and 4121, respectively. Some merchants may not have a merchant code set up for some items they sell. When this happens, purchases with that merchant will not qualify for the rewards offered on purchases in that category.

Cashback payout redemption is deposited directly into your SCU Savings Account (For example: 10,000 points could be redeemed for \$100, deposited directly into your SCU Savings Account). Online Banking is required to view and redeem your rewards points.



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 **EQUAL HOUSING OPPORTUNITY**

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