



Annual Members' Meeting

Sacramento Credit Union's Annual Meeting will be held on **February 20, 2025, at 7:00 p.m.**, **800 H Street, Sacramento**. If you are interested in attending the meeting, please contact Sharon Grafton at **sgrafton@sactocu.org** or (916) 444-6070 ext. 3019 for information on how to attend.

In conjunction with the 2025 Annual Meeting, SCU will hold its annual Board of Directors and Supervisory Committee election. **Two Director positions and two Supervisory Committee positions for three-year terms are open for election.**

The following incumbents have expressed their intent to run for re-election for the following term:

Name	Office	Term of Office
Willie Southward	Board of Directors	2025 – 2028
Ross Huggins	Board of Directors	2025 - 2028
Gene Webb	Supervisory Committee	2025 – 2028

Beverly Skeaton, Supervisory Committee has chosen not to run for re-election.

Directors and Committee members who **are not** up for election at this meeting are as follows:

Name	Office	Term of Office
Les Brown	Board of Directors	2023 – 2026
Aron Brewer	Board of Directors	2024 – 2027
Herman Li	Board of Directors	2023 – 2026
Judy McGarry	Board of Directors	2024 – 2027
Jim Culleton	Board of Directors	2024 – 2027
Hannah Gabriel	Supervisory Committee	2023 – 2026
Sophia McBeth-Childs	Supervisory Committee	2023 – 2026
Remie Diva	Supervisory Committee	2024 – 2027

Candidates who wish to run for election for one of the open positions should submit a resume of general qualifications to include personal identification, education, and employment information, and a statement indicating the candidate's special attributes and interests that may be beneficial to Sacramento Credit Union and the desired position. All resumes must be received no later than October 28, 2024. Applications will not be considered after that date. Send your resumes to Les Brown, c/o Sacramento Credit Union, P.O. Box 2351, Sacramento, CA 95812-2351.

As an alternative to nomination by committee, nominations may also be made by petition. If you wish to run for election by petition, please call the Sacramento Credit Union Executive Offices, 916-444-6070, extension 3019, to request nomination by petition procedures. All petitions must be completed and delivered to an officer of the credit union by December 13, 2024. If you mail your petition, the postmark date will be used to determine the effective date of the petition. The bylaws do not permit nominations to be taken from the floor.



Fund Your Dreams this Holiday Season with a Home Equity Loan

Your home's value can be the gift that keeps on giving! Now is the time to fund home improvements, consolidate debt, or even pay for college expenses, with a fixed-rate Home Equity Loan from SCU. Apply today to experience these benefits:

- Borrow up to 80% of your home's equity*
- Interest may be tax deductible**
- Fixed rates, flexible terms, and low payments

Unlock the power of your home's equity!

Apply Now



Join Us for Safetyville's Trick or Treat Event

You won't want to miss this one! Come out and bring your family to Trick or Treat Safetyville for some Halloween fun on Saturday, October 26, from 11:00 a.m. to 5:00 p.m. at Safetyville USA, 3909 Bradshaw Road in Sacramento.

Choose a fun, spooky, and safe Halloween experience for your kids this year. Bring your trick-or-treaters to the SCU booth for treats and fun giveaways. Plus, learn about our savings and checking accounts just for kids.

Trick or Treat Safetyville will feature games, fun activities, entertainment, educational materials, and lots of Trick or Treat stations. The miniature town of Safetyville will be decked out for the Halloween holiday.

Through field trips, community events, and outreach, Safetyville USA provides community members with the skills, knowledge, and resources that can keep them safe and healthy across all areas and stages of their lives.

Tickets are \$7.50 per person, with children ages 3 and under free. Proceeds go to fund Safetyville programs.

Find Out More

As a valuable member, we want to make sure that you stay up-to-date on all things SCU. Follow us on your favorite social media platforms to receive the latest notifications on promotions, news, and events.









*APR=Annual Percentage Rate. 6.49% APR and other terms shown are accurate as of September 24, 2024. The fixed Annual Percentage Rate of 6.49% is available for 48-month term, home equity installment loans with Loanto-Value (LTV) up to 80%. Maximum CLTV is based on loan amount and credit quality. Loan payment example: a \$10,000 loan for 48 months at 6.49% APR would have payments of \$237.10. Property insurance is required. Flood insurance may be required. Borrower fee reimbursement: up to \$750 fee reimbursement paid by the borrower if equity loan closed within the first 36 months. **Consult your tax advisor. Limited time offer.

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