

NEWSLETTER WINTER

2023



A Message to Members and Friends

Greetings to all our members and friends! On behalf of our staff, we'd like to extend our sincere well wishes for 2023 and beyond. As we anticipate the coming year, we're also looking back at the changes of 2022. We're eager to continue serving our members and building lasting relationships with more communities:

- We successfully merged with Premier Community Credit Union, which has branches in Stockton, Lodi, and Manteca, CA. Once we complete our data conversion, all members will have access to these new locations.
- We're staying true to our commitment to responsible financial services. On March 1, we eliminated fees for non-sufficient funds (bounced checks), which saves our members over \$600,000 per year.
- We continue to expand accessible home lending through features like 100% financing, flexible

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continued from page 1

- underwriting guidelines, and financial coaching.
- We're exploring additional changes that can strengthen our members and communities, such as how the recently enacted Inflation Reduction Act can help us save our members energy and money through responsible loan products, while supporting our collective commitment to our environment.

In 2023, we remain committed to creating and protecting ownership and economic opportunity for all. We will continue to provide responsible products and services and advocate for policies that help our members to both meet their essential needs and build wealth for the future. We are deeply grateful for your continued membership and support in this effort.

Sincerely,

Veronica Casillas-Madrigoal
President, California

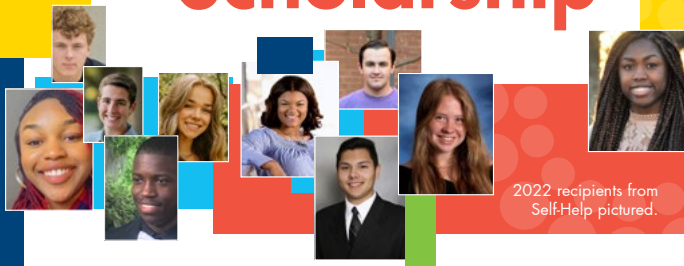
Rodolfo Medina
President, Midwest Region

Tax Season Tips

Tax season is almost upon us! Did you know you may be able to get your taxes done for free? This year, we want to recognize the tireless work of the IRS Volunteer Income Tax Assistance (VITA) volunteers who've helped to make professional tax preparation more accessible to everyone for over 50 years.

VITA sites are located all over the country, staffed by volunteers who are trained by IRS staff, and provide free tax assistance to qualified individuals. Find out more about VITA and other free tax preparation services at <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>.

2023 Community Scholarship



2022 recipients from Self-Help pictured.

Our mission is to create and protect ownership and economic opportunity for all. This includes championing the next generation of community leaders and entrepreneurs through our scholarship program. Each Self-Help branch is now accepting applications for \$1000 scholarships. We encourage applications from any students pursuing higher education who are committed to bringing out the best in their communities. Applications can be submitted online at self-help.org/scholarships. The deadline to apply is March 31, 2023.

Merger Updates

Our merger with Premier Community Credit Union continues to proceed smoothly. You'll have already noticed some changes in the products that we offer. We've made these updates to ensure better alignment with the financial services from Self-Help. Throughout 2023, you'll see more changes; here's a look at what's coming in the first quarter:

Website Updates

We're making some updates to our website to reflect our merger with Self-Help. While our website

continued on back

URL will remain PremierCCU.org, you'll now see the Self-Help Federal Credit Union logo throughout the site's pages. Online banking users can continue to log into their accounts using their existing credentials, and the online banking interface will remain the same.

Updated ATMs

In addition to the Stockton branch, the Manteca and Lodi branches will now also offer updated ATMs, which will make accessing your account quick and convenient. The new Self-Help ATMs feature state-of-the-art technology to ensure your identity and account information remain safe.

Interior Signage Changes

We're also updating the interior branding of each of our branches. In place of the Premier logo, you'll now see our new brand name, Self-Help Federal Credit Union. The branding on the exterior of each location will remain as Premier Community Credit Union.

We are grateful for this opportunity to continue serving you as Self-Help Federal Credit Union, and we thank you for your partnership.



Questions? Call Member Services at
(800) 731-4477 or visit your local branch.

premierccu.org

