



## Notice of Annual Meeting, Election, and Eligible Candidates

The Sacramento Credit Union Annual Meeting and Election will be held February 19, 2026, 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](mailto:sgrafton@SactoCU.org) or (916) 444-6070 ext. 3019 for information on how to attend.

Candidates qualified by the nomination process and recommended by the Nominating Committee, the offices for which they are running and terms of office are as follows:

Name	Office	Term of Office
Les Brown	Board of Directors	2026-2029
Herman Li	Board of Directors	2026-2029
Sophia McBeth-Childs	Supervisory Committee	2026-2029
Hannah Gabriel	Supervisory Committee	2026-2029
Karamel Jett	Supervisory Committee	2026-2029

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

Name	Office	Term of Office
Willie Southward	Board of Directors	2025-2028
Ross Huggins	Board of Directors	2025-2028

Aron Brewer  
Judy McGarry  
Jim Culleton  
Remie Diva  
Gene Webb

Board of Directors  
Board of Directors  
Supervisory Committee  
Supervisory Committee

2024-2027  
2024-2027  
2024-2027  
2025-2028

## Start 2026 Earning 4.35% APY\* with Free Rewards Checking

Kick off the new year with an account that works harder for you. With Free Rewards Checking, you can earn 4.35% APY<sup>1</sup> on balances up to \$20,000, while enjoying the everyday convenience of a checking account — no monthly maintenance fees, no minimum balance requirements, and easy access to your money whenever you need it. Plus, get your payday up to 2 days earlier when you set up direct deposit.<sup>2</sup>

**Make your money work for you in 2026.**

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### Finance Tip of the Month

"Use the snowball or avalanche method to pay down credit card debt. Snowball pays off the smallest balance first for motivation, while avalanche targets the highest interest rate to save on interest. With either approach, make minimum payments on all cards and apply extra funds to one balance at a time."

**Tammy E.**

Regional Manager, Retail Sales and Service

## See You at the Home & Landscape Expo!

[The Northern California Home & Landscape Expo](#) is back at Cal Expo January 30–February 1, 2026! Explore the latest home trends, connect with experts, and enjoy show-only specials — and don't forget to stop by our booth while you're there.



# Visit [SactoCU.org](https://SactoCU.org) to discover all the ways we can help make your financial life better.

<sup>1</sup> APY=Annual Percentage Yield. Minimum to open account is \$25. Rate tiers are as follows: 4.35% APY applies to balances of \$0.01 - \$20,000 and 0.10% APY applies to balances over \$20,000 if qualifications are met during the monthly qualification cycle. Monthly qualifications are: (1) View your monthly statement via e-Statements (2) Make at least 12 purchases each month with your SCU Visa debit card (3) Make sure at least one direct deposit or ACH auto debit posts and clears. 0.01% APY applies to all balances if monthly qualifications are not met. Rates may change after the account is opened. Fees may reduce earnings. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying ACH transactions. ATM Fee reimbursements on ATM surcharge fees, up to \$4.99 per transaction up to \$25 provided only if qualifications are met within the monthly qualification cycle. ATM fees of \$5.00 and higher will be reimbursed if the appropriate ATM receipt is presented to a representative at one of our branches. Checking account opened must be qualified based upon standard Sacramento Credit Union guidelines. Monthly Qualification Cycle means the current Statement Cycle. Statement Cycle means the period of time covered by the statement for your account.

<sup>2</sup> We offer the possibility of accessing incoming direct deposits made through ACH up to two days prior to the scheduled payment date. While we strive to provide early availability for direct deposits, it's important to note that this service is not guaranteed, and availability may vary for each deposit. Factors such as the timing of the originator's instructions, any predetermined limitations on early availability, and fraud prevention screening may influence fund availability. Please note that certain types of deposits, such as physical checks, remote check deposits, and other online transfers or electronic credits, are not eligible for Early Pay Day deposits or credits to your account.



**EQUAL HOUSING  
OPPORTUNITY**



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