

2017

# ANNUAL REPORT



Banking on what matters.<sup>SM</sup>

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SAFE Credit Union has proudly served the Greater Sacramento region for nearly 80 years. And, while SAFE has greatly matured as an organization — far beyond what our founding members imagined in 1940 — there are fundamental principles that have guided our credit union, our culture, and our brand since our inception.

Our Brand Promise, for example, to hire professional experts who provide exceptional service, deliver the best solutions, and work to ensure a financially sound credit union, has served us well in guiding our decisions and focusing our efforts to help our growing membership improve their lifelong financial well-being. As SAFE has prospered, we have remained dedicated to the spirit of the credit union movement. Our staff, leadership, management, and volunteer board embody the credit union principle of “people helping people” by embracing two simple commitments: 1) finding ways to better support each other, our membership, and the communities we serve, while 2) always doing the right thing for the right reason.

“2017 was a very successful year — both for SAFE and for our members.”

As you review this year’s annual report, it will be increasingly apparent that 2017 was a very successful year — both for SAFE and for our members. SAFE grew by 8 percent, or \$196 million, reaching \$2.7 billion in total assets. Further, despite a crowded marketplace offering a wide variety of consumer and business banking options, our membership continued to see healthy year-over-year growth.

We’re honored to say that nearly 33,000 new members chose SAFE in 2017, for a variety of reasons. In many cases, members chose SAFE as their preferred lender to help them secure a new home or family car. In



Terrance Tremelling  
Chairperson



Dave Roughton  
President/CEO

other instances, members chose SAFE as their trusted business banking partner or their champion for wealth management planning. On other occasions, we opened young members’ very first checking accounts and happily became their neighborhood credit union. This continued trust in our brand has resulted in an impressive 6 percent net growth in 2017, closing the year with SAFE serving more than 219,000 members.

You may recall that 2016 was a record-breaking year for SAFE in terms of loan growth. In 2017, we topped ourselves in several categories, funding 29,000 new loans totaling \$1.22 billion.

By funding almost 1,900 real estate loans, SAFE helped an unprecedented number of members purchase, refinance, and improve their homes to realize their homeownership dream or reduce their monthly housing expenses. Additionally, our recently launched member real estate service, HomeAdvantage®, not only simplified the process of buying and selling a home, it also awarded members more than \$83,500 in Cash Rewards<sup>1</sup> — or rebates — in 2017 alone.

Members continued to take full advantage of the low-rate environment to purchase a new vehicle, or refinance an existing vehicle they already love, financing more than 19,000 vehicle loans totaling \$546 million.

Capitalizing on everyday purchases, our Platinum Rewards Credit Card cardholders collectively earned more than 26 million reward points toward travel and merchandise — an all-time high. Through our Cash Rewards program, members collectively earned more than \$432,000 in cash back. In October 2017, we revamped and expanded our Cash Rewards Credit Card program, which now offers unlimited cash back using an innovative tiered rewards model. Impressively, nearly \$160,000 of that cash back was earned under this new program.

## Report from the Chairperson and CEO, cont'd

Demonstrating that our business banking presence and expertise in the region has spurred business owners to consider alternatives to traditional banks, SAFE Business Banking membership grew significantly — to 5,745 business members. Our Business Banking experts intrinsically understand that small business development is the engine that creates jobs and helps the local economy grow, expand, and reach its full potential. Our commitment to small business development solidified our position as the No. 1 SBA (Small Business Administration) lender by units across all credit unions in California, in addition to a top ranking among business lenders within the region.

SAFE Financial Services (SFS)<sup>2</sup> also grew considerably during 2017, increasing the total invested assets under management by 18 percent — to more than \$423 million. SFS and its experienced Wealth Advisors continue to offer their clients a full breadth of wealth management solutions, specialized seminars, and business-to-business workshops to meet the multitude of wealth management needs of our growing membership.

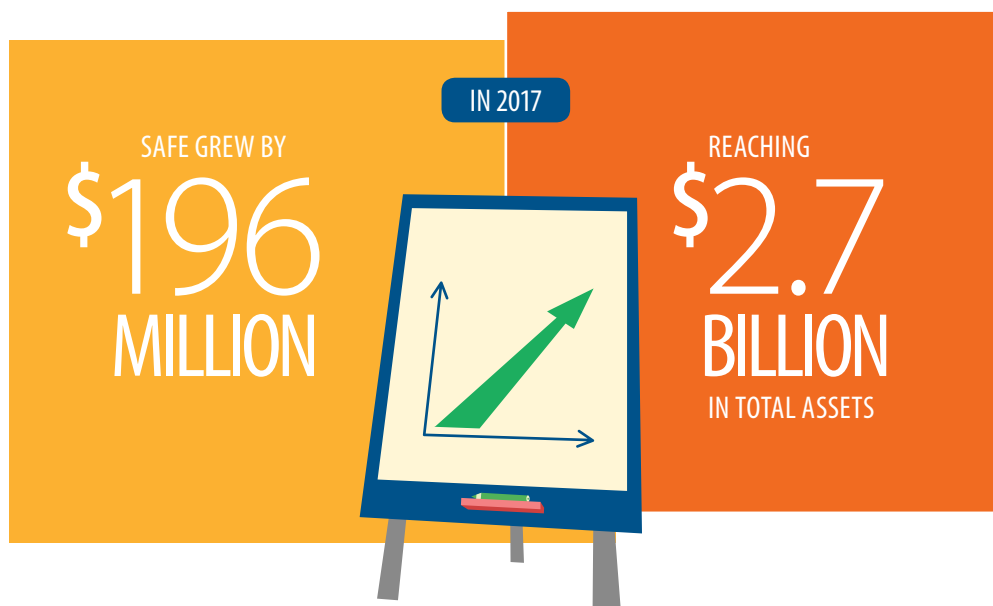
We'd be remiss if we failed to mention that SAFE significantly invested in technology and innovations that improve the overall member experience. For example, we significantly expanded access and usability for our SAFE Mobile App users — enabling eStatement access, the ability to initiate balance transfers, and more — making banking on-the-go much more convenient. We also relaunched our corporate website, which now features a fully responsive design that delivers a consistent user experience across all platforms. Countless other upgrades and enhancements took place, many behind the scenes, all in an effort to deliver the seamless digital experience our members expect and deserve.

Lastly, SAFE opened its new Roseville branch in October, taking the opportunity to incorporate both traditional and next-generational banking experiences — a model we plan to follow in future branch refreshes. We also announced that our field of membership now includes Alameda County, facilitating opportunities to grow an increasing number of vehicle, mortgage, and business banking relationships within the East Bay.

The activities and achievements outlined above represent just a few of the ways we continuously strive to provide exceptional service to our growing and evolving membership. Yet, ensuring that our members have the financial resources and solutions to help them fully enjoy life is just part of our story. We're banking on more — specifically on what matters to our broader mission as a community leader.

We believe, through credit union advocacy, philanthropic endeavors, and employee volunteerism, we have the potential to truly support and shape the communities we serve.

In 2017, we continued our partnership with the Credit Union National Association (CUNA). In tandem, we led conversations with elected officials, rallying behind the credit union industry causes that directly impact our members. These efforts included seeking additional provisions that provide relief from regulations that adversely impact the relationship between credit unions and their members, taking action to preserve



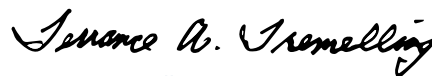
credit unions' not-for-profit tax-exempt status, and demanding federal legislation to address the ongoing epidemic of merchant data breaches.

More locally, our philanthropic endeavors included hosting 170 free financial workshops across the region, helping more than 4,000 participants improve their financial confidence. Through our SAFE@Work program, SAFE engaged more than 104 local businesses and affiliates, conducting workshops at their offices and at our financial education centers. These efforts were complemented by the launch of our online Financial Fitness Academy, a suite of two to 10 minute interactive learning experiences to help members and prospective members get a clearer understanding of a wide array of key financial topics. These programs — coupled with SAFE's blog, Beyond Everyday Banking®, which is rich with educational resources and tips — equate to an invaluable collection of financial resources.

At SAFE, we also have a passion for volunteering. In 2017, our volunteer board, SAFE leadership, and SAFE employees volunteered more than 11,000 hours. They served on boards, assisted chambers, worked with high school students, ran for cures, packed and served meals for those in need, read books and led art projects at their local elementary school, and encouraged others to support local organizations that have a direct and positive impact on our community. Moreover, SAFE contributed more than \$300,000 to local organizations and programs

that make our community stronger, especially those focused on education, healthcare, and veterans affairs. We awarded \$55,000 in scholarships and supported great programs across the region, including The Sacramento County Academic Decathlon, KVIE Public Television, The First Tee of Greater Sacramento, and the Sacramento Speakers Series. This is just a sampling of our efforts, with a more comprehensive list of some of the amazing organizations that SAFE supported in 2017 on page 16.

As we mentioned in our opening message, 2017 was a very successful year for our credit union. We've celebrated incredible achievements, surpassed many of our financial goals, and enjoyed finding new ways to better support and engage our diverse and growing membership — all of which helps to positively influence the direction of our organization for years to come. All that said, we are very enthusiastic about our future together, and remain honored to be your credit union. On behalf of SAFE's leadership, we thank you — our membership — for your continued patronage and support.



Terrance Tremelling  
Chairperson



Dave Roughton  
President/CEO

<sup>1</sup> See safecu.org for details.

<sup>2</sup> LPL Financial Advisors are registered with and securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Investments are:

<b>Not NCUA Insured</b>	<b>Not Credit Union Guaranteed</b>	<b>Not Obligations of the Credit Union</b>	<b>May Lose Value Including Principal</b>
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SAFE Wealth Advisors are employees of SAFE Credit Union and are registered representatives through LPL Financial, Member FINRA/SIPC. SAFE Financial Services and SAFE Credit Union: Not a registered broker dealer; Not affiliated with LPL Financial.

LPL Financial Advisors may discuss and/or transact securities business with residents of the following states: AL, AK, AZ, CA, CO, FL, HI, ID, IL, NC, NM, NV, NY, OH, OR, TX, UT, VA, WA, WY.





Kathern Gaskins  
Treasurer

As mentioned in the Report from the Chairperson and CEO, 2017 marked another great year for SAFE. Our continued emphasis on optimization, in addition to our unflagging efforts to provide exceptional experiences and deliver value for our members, was once again reflected in our outstanding financial results.

SAFE enjoyed notable growth in 2017 and that growth drove the credit union's financial performance, with total assets reaching a record \$2.7 billion at year's end. Membership increased by 6 percent, to more than 219,000 members, while share deposits increased by \$131 million to a total of \$2.4 billion. We believe our continued growth is a strong indicator of our reputation as a leading and trusted financial institution in the Greater Sacramento region, as well as the economic health of our members.

Our commitment to help members finance homes, vehicles, and commercial properties yielded a record-breaking 29,000 new loans — totaling \$1.22 billion. As a result, the loan portfolio grew 22 percent, or \$384 million, and ended the year at \$2.2 billion. Despite the modest rise in interest rates in 2017, members still took advantage of the historically low interest rate environment and our great product offerings.

We're pleased to report that members benefited from the distribution of \$7.5 million in dividends on

their share deposits, a 12 percent increase compared to 2016. Members also embraced our highly rated Mobile App to manage their finances while on-the-go and the new SAFE Cash Rewards Credit Card, which launched in October 2017.

Separately, electronic banking transactions continued to see double-digit growth as members initiated an incredible 55 million debit, credit, Automated Clearing House (ACH), online banking, and remote deposit transactions. The combination of loan, deposit, and member transaction growth helped fuel a record-breaking \$125 million in revenue — an impressive nine percent lift over 2016 — while operating expenses increased by only two percent. With revenue climbing at a faster pace than operating expenses, SAFE recorded \$20.2 million in net income for 2017, a sizeable increase over the prior year. As a result, SAFE ended the year with \$249 million in capital and a healthy 9.22 percent capital ratio.

### LOOKING AHEAD

As we move forward in 2018, we plan to invest further in the member experience by implementing solutions that offer value and convenience, while simultaneously delivering higher levels of operating efficiencies and ensuring a financially sound credit union.

The financial services industry will continue to evolve, and we recognize that we must evolve with it. That said, we are committed to offering products and services that meet the changing needs of valued members like you.

As always, we thank you for your membership and affording SAFE the opportunity to serve you and your family — today and in the future.



John Quattrin  
Chairperson

The Audit Committee's primary function is to ensure that SAFE Credit Union's fiscal operations provide accurate financial information ultimately published in its annual report. It provides oversight by reviewing internal operations and monitoring the system of internal controls established by the credit union's management and board of directors, as well as engaging the outside financial audit of the credit union.

During 2017, the Audit Committee engaged Crowe Horwath LLP to audit the credit union's financial statements. The Committee — in an increasingly complex regulatory and financial reporting environment — provided oversight of the internal audit staff that performs the internal reviews of various credit union operations, and ensured that all internal policies and procedures, governmental regulations, and financial reporting requirements were handled appropriately.

The Committee meets quarterly with the internal audit staff. Other meetings occur during the year to address special topics.

Lastly, the Committee stands ready to give assistance to any member who may have an issue that cannot be appropriately resolved by the credit union's staff.

# SAFE CREDIT UNION

## Statements of Financial Condition

December 31, 2017 and 2016  
(Dollar amounts in thousands)

<b>ASSETS</b>	<b>2017</b>	<b>2016</b>
Cash and cash equivalents	\$ 117,714	\$ 140,397
Investments:		
Available-for-sale	191,186	380,174
Other	10,839	10,463
Loans held for sale	29,072	5,841
Loans, net of allowance \$16,475 and \$16,519 as of December 31, 2017 and 2016, respectively	2,172,085	1,788,044
Property and equipment, net	53,264	52,488
Share insurance deposits	23,245	21,145
Goodwill	13,282	13,282
Other intangible assets	780	974
Accrued interest receivable	5,567	5,213
Other assets	82,079	84,636
	<u>                    </u>	<u>                    </u>
Total assets	<u>\$ 2,699,113</u>	<u>\$ 2,502,657</u>
 <b>LIABILITIES AND MEMBERS' EQUITY</b>		
Liabilities		
Members' shares	\$ 2,353,734	\$ 2,222,510
Public unit shares	25,066	25,020
Federal Home Loan Bank advances	40,000	-
Accrued expenses and other liabilities	32,336	25,960
	<u>                    </u>	<u>                    </u>
Total liabilities	<u>2,451,136</u>	<u>2,273,490</u>
Commitments and contingent liabilities		
Members' equity		
Retained earnings, restricted	248,733	228,526
Accumulated other comprehensive income	(756)	641
	<u>                    </u>	<u>                    </u>
Total members' equity	<u>247,977</u>	<u>229,167</u>
	<u>                    </u>	<u>                    </u>
Total liabilities and members' equity	<u>\$ 2,699,113</u>	<u>\$ 2,502,657</u>



# SAFE CREDIT UNION

## Statements of Net Income and Comprehensive Income

For the Years Ended December 31, 2017 and 2016  
(Dollar amounts in thousands)

	<u>2017</u>	<u>2016</u>
Interest income:		
Interest on loans	\$ 68,862	\$ 57,924
Interest on investments and cash equivalents	<u>6,015</u>	<u>8,538</u>
	<u>74,877</u>	<u>66,462</u>
Interest expense:		
Dividends on members' and public unit shares	7,728	6,774
Interest expense on borrowed and escrowed funds	<u>221</u>	<u>281</u>
	<u>7,949</u>	<u>7,055</u>
Net interest income	66,928	59,407
Provision for loan losses	<u>5,098</u>	<u>5,885</u>
Net interest income after provision for loan losses	<u>61,830</u>	<u>53,522</u>
Noninterest income:		
ATM and debit card fees	18,417	16,662
Account service fees	15,169	13,049
Loan fees	5,116	5,244
Securities and insurance fees	3,971	3,583
Net gain on sale of loans	3,927	6,630
Other noninterest income	<u>3,328</u>	<u>2,763</u>
Total noninterest income	<u>49,928</u>	<u>47,931</u>
Noninterest expenses:		
Salaries and benefits	53,642	51,836
Professional services	14,900	14,134
Office occupancy and operations	13,565	13,507
Other noninterest expense	<u>9,444</u>	<u>10,435</u>
Total noninterest expenses	<u>91,551</u>	<u>89,912</u>
Net income	<u>20,207</u>	<u>11,541</u>
Other comprehensive income:		
Unrealized (loss) gain on investments available-for-sale	<u>(1,397)</u>	<u>366</u>
Total other comprehensive (loss) income	<u>(1,397)</u>	<u>366</u>
Comprehensive income	<u>\$ 18,810</u>	<u>\$ 11,907</u>

### Thank you, Ron Seaman



“Ron has been a key figure in the growth and direction of SAFE, and his extraordinary service to our members and the credit union industry has been monumental. It has been Ron’s dedicated commitment to partner with SAFE’s leadership and the credit union community that has helped to empower all of us to achieve SAFE’s mission.”

— *Dave Roughton,*  
*President/CEO*

Following the 2016 Annual Meeting, the SAFE Board of Directors announced that Ron Seaman would be stepping down as chairperson, with Terrance Tremelling named as his successor. We wanted to take this opportunity to sincerely thank Ron for all his efforts and contributions, which are numerous.

Ron Seaman joined the volunteer board of directors in 1986, became board chair in 1996, and served in that capacity for 20 years. Ron witnessed significant changes during his tenure. Further, under his leadership, SAFE enjoyed tremendous success, with assets growing from \$500 million and 94,000 members to assets totaling more than \$2.6 billion and 212,000 members in 2016. More pointedly, through Ron’s leadership and guidance, SAFE became the second largest credit union in the Greater Sacramento region and among the top 15 — of the more than 300 — credit unions in California.

Ron has been a steadfast leader in the credit union movement, volunteering a significant amount of personal time beyond his identified role and responsibilities. For example, he championed credit unions at the local, state, and national levels while serving as the advocacy chairperson of the Sacramento Valley Chapter of the California Credit Union League (League). Further, he attended the League’s annual Government Relations Rallies in Sacramento and advocated for SAFE and its members at the Governmental Affairs Conference in Washington D.C. And, to further illustrate his unceasing commitment to credit unions, he accomplished all this while intermittently playing active roles on the League’s board of directors and the Credit Union National Association’s Volunteer Leadership Committee.

Ron’s ongoing dedication stems from his sincere desire to help credit unions better serve their membership — understanding that by doing so, we support the broader advancement of the communities where we work, live, and play.

Although Ron stepped down as board chair, he remains actively involved as a director, continuing to assist SAFE with long-term business strategies, with a member service focus.

## Welcome, Terry Tremelling



Terrance (Terry) Tremelling was nominated and elected by the SAFE Board of Directors to serve as chairperson following the April Annual Meeting. Terry had already demonstrated an impressive level of strong leadership and the board has every confidence that SAFE will enjoy continued success while he is at the helm.

Terry is not new to the credit union industry, or to SAFE, having been an enthusiastic and committed credit union volunteer and member since 1971. Terry served as a board member for the Northern California Grocers Credit Union (NCGCU) in the late 1980s — crossing paths with SAFE when he supported the decision to merge NCGCU with SAFE in 1987.

Terry joined SAFE's board in 2006, serving three terms as a director. In 2007, Terry retired after a 26-year career as an executive with Raley's Family of Stores. As a SAFE board volunteer, he has served on the ALCO, IT, Product and Portfolio, and Capital Asset committees, in addition to annually attending the League's Government Relations Rally in Sacramento and Governmental Affairs Conference in Washington D.C.

Beyond his contribution at SAFE, Terry is an active member and leader within the Sacramento community. He volunteers for numerous organizations, including Habitat for Humanity and Building Together. He also previously served as a board member of the Regional Advisory Council for ByDesign.

"We are proud to have Terry leading us in this new capacity. He is a professional expert in every sense of the word and brings to the table a unique perspective on delivering exceptional experiences through his career in the service industry. I'm confident Terry will help guide SAFE to write exciting new chapters as our board chair for many years to come."

— Dave Roughton

Living life to the fullest means different things to different people. Further, what it means to a person at age 25 is likely different than what it means to that same person at age 55 — and age 75. At SAFE, we take tremendous pride in helping our members along every step of their journeys. For nearly 80 years, we've helped our members' dreams become reality and, perhaps more importantly, we've turned financial relationships into long-lasting partnerships. In many cases, we can even say friendships.

As we work toward a century of member-focused banking, we will continue to prioritize what really matters to our valued membership: their families and friends, their health, their jobs or businesses, and their communities — *our communities*. That's why we proudly provide financial resources beyond everyday banking, in addition to dedicating both time and resources to invaluable community-centric initiatives, including:

- **Serving the underserved**

For example, SAFE aligns with United Way, California Capital Region, to provide on-site free tax preparation for low-to-moderate income families through the VITA program.

- **Improving financial literacy**

SAFE's dedicated Community Banking division teaches youth and adults at hundreds of events each year. They spent 3,120 hours of their time at events in 2017 alone. Free financial workshops are customized to meet the specific needs of each audience: from helping the homeless move from financial crisis to self-sufficiency to empowering women to be informed financial decision-makers.

- **Fueling the growth of small businesses**

SAFE is working with the Sacramento Metro Chamber of Commerce and regional leaders to support and advocate for the success of the economic growth in the Capital Region. By helping small businesses grow, more local jobs can be created, increasing work opportunities and incomes for the betterment of the whole region. By improving members' financial well-being and supporting local small businesses, SAFE helps build a strong base for the local economy.

- **Engaging regional employers**

SAFE reaches out to local employers with a package of financial wellness resources called SAFE@Work. Financially sound individuals tend to be more stable and productive employees. These unique programs offer employers tools to combat financial distraction, improving retention, productivity, and loyalty.

- **Protecting the environment**

As a certified Sacramento Area Sustainable Business, SAFE is committed to efficiency, energy and water conservation, and waste reduction. SAFE also supports the community it serves through environmentally friendly volunteer efforts.

Thanks to resources developed and presented by SAFE, in 2017:

- 73 organizations in the region participated in financial education programs
- 170 free financial workshops were conducted
- 4,196 individuals improved their financial confidence
- Students, employees, homemakers, and retirees improved their financial well-being




We will continue to prioritize what really matters to our valued membership: their families and friends, their health, their jobs or businesses, and their communities.



## Our 2017 Priorities: Quantified

If it's worth doing, it's worth measuring. That's why we have an abundance of stats specific to the activities nearest and dearest to us. Below is a fraction of the data that illustrates how we — and our members — bank on what matters.



26,482,577  
TRAVEL POINTS AWARDED




22%  
OF EMPLOYEES HAVE WORKED  
FOR SAFE FOR 10+ YEARS



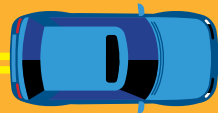
931  
MEMBERS TRANSFERRED HIGHER-INTEREST  
BALANCES TO SAFE

Banking  
on what  
matters.<sup>SM</sup>



1,162  
HOMES PURCHASED  
OR REFINANCED IN 2017

19,412  
DEPENDABLE VEHICLES  
FINANCED IN 2017



\$8,750,000  
SAVED IN 2017 WITH  
Perfect Cents Savings<sup>®</sup>







11,371

HOURS VOLUNTEERED IN OUR COMMUNITY in 2017 by SAFE employees, board of directors, and executive management

\$300,000

DONATED TO CHARITABLE ORGANIZATIONS

NO. 1



CREDIT UNION SBA LENDER by units across California



\$6,100,000

IN FRAUDULENT ACTIVITY PREVENTED

32,863

NEW MEMBERS JOINED IN 2017



# Contributions to Community Organizations

Each year, SAFE expands its support of nonprofit healthcare organizations, educational programs, veterans affairs initiatives, financial education efforts, and more.

## Healthcare and Related Organizations

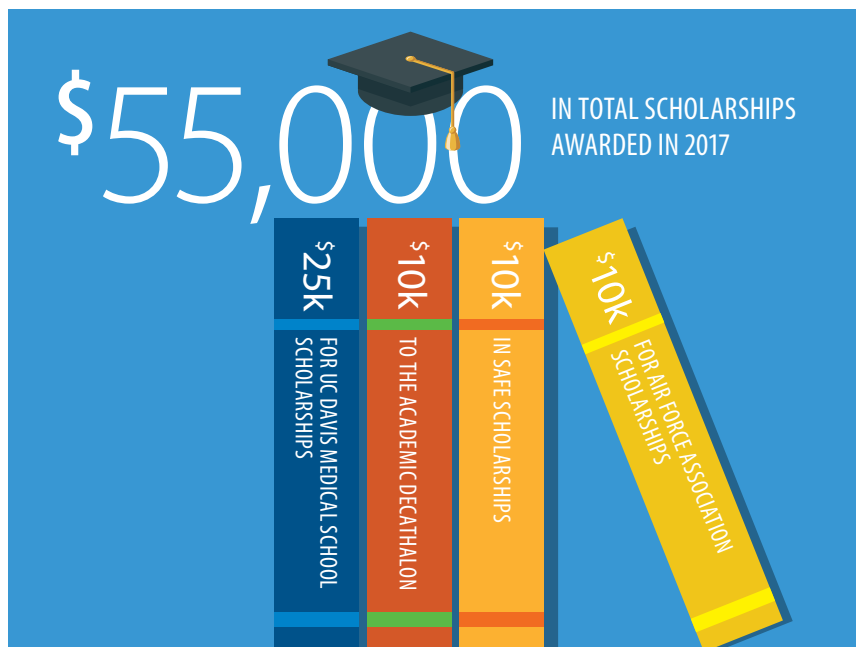
- American Red Cross
- Children’s Miracle Network Hospitals
- Eskaton Foundation
- Food For Families
- Jireh Foundation
- Make-a-Wish Foundation
- Serotonin Surge Charities
- Shriners Hospitals for Children — Northern California
- Sutter Care at Home
- Sutter Medical Center Foundation
- UC Davis Foundation
- UCP of Sacramento and Northern California Foundation

## Education and Related Organizations

- California Grocers Association Education Foundation
- City Year Sacramento
- Foster Youth Education Fund
- Junior League of Sacramento
- Los Rios Foundation
- Sacramento County Office of Education
- Sierra College Foundation
- Speaker Series/“Share the Vision”
- UC Davis Graduate School of Management
- University Foundation at Sacramento State
- K-12 schools and school districts across the region

## Community Organizations

- California Auto Museum
- Child Advocates of Placer County
- Chambers of Commerce (various cities)
- El Dorado County Association of Realtors
- Greater Sacramento New Car Dealership Association
- Greater Sacramento Urban League
- Gifts to Share
- Impact Foundry
- Iu-Mien Community Services
- Placer Community Foundation
- Rotary Clubs (various cities)
- Sacramento Crime Alert
- Sacramento Region Community Foundation
- Stanford Youth Solutions
- Sunrise Recreation and Park District
- The Salvation Army
- United Way
- Volunteers of America



## Veterans Affairs, Military History, and Related Organizations

- Air Force Association
- California Capital Airshow
- The McClellan’s Chiefs Group

## Spotlight Organizations

The **SAFE Annual Scholarship Program** was founded to celebrate the extraordinary achievements of high school seniors headed to college. Spanning the 13-county region we serve, last year this program provided ten \$1,000 scholarships to local students who excelled in academics and volunteerism, as well as those who plan to use their education to serve their communities.

The **Sacramento County Office of Education Academic Decathlon** marked its 37<sup>th</sup> year in 2017 and SAFE was there to provide \$10,000 for this outstanding program. SAFE awarded scholarships to high school medalists and winning teams, as well as sponsored the participation of teams from local high schools. These students are the future leaders of our community.

**KVIE Public Television** offers a variety of educational, culturally relevant programs that enrich the lives of young and old in our community. SAFE supports this publicly funded station in providing local shows, such as "ViewFinder," "Yes, We're Open," and "Rob on the Road" that teach us about the people, places, and topics that capture our interest as Northern Californians, in addition to providing an in-depth perspective on local issues. The quality programming at KVIE is extraordinary and vital to our community and SAFE wants to guarantee its future.

### Health & Wellness

**UC Davis Health System and Medical School** makes significant contributions to the health and wellness of residents in the Greater Sacramento region. As a champion of community health, SAFE supports the UC Davis Health System and Medical School and the next generation of healthcare professionals by providing scholarships each year for UC Davis medical students, sponsoring the Mini-Medical School and Palliative Care Fellowships, and providing facilities at no charge to the Paul Hom Clinic.

**The First Tee of Greater Sacramento** offers life skills and healthy habit training to young people all over the Sacramento region, helping them learn life-enhancing values, make healthy choices, and strengthen their character. This youth development organization touches the lives of more than 18,500 young people annually — from ages 5 to 18 — by teaching them First Tee's Nine Core Values: Honesty, respect, courtesy, judgment, perseverance, confidence, sportsmanship, responsibility, and integrity. SAFE is proud to offer financial support and volunteer time to an organization that positively shapes the lives of children and teens through the game of golf.

### Veterans Affairs & Military History

The **Sacramento Stand Down Association** coordinates needed services for homeless veterans across Greater Sacramento. It offers one-day and three-day events that connect veterans in need with federal, state, and local service agencies that can assist them with identification, rehabilitation, and reintegration. Sacramento Stand Down also offers medical, dental and vision services, employment counseling, and job skills assessment. SAFE helps support financial education efforts geared toward helping vets set up and maintain banking accounts for their disability and pension checks.

The **Aerospace Museum of California** is one of the Sacramento region's greatest assets. As a patron of the Aerospace Museum of California, SAFE helps support and expand operations, educational programs, and exhibitions celebrating the heritage of military and civilian aviation while enhancing awareness of aerospace science. The Aerospace Learning Center encourages students to explore, experience, and engage through science, technology, engineering, and mathematics (STEM) activities designed to inspire and motivate students of all ages.

2017 SAFE Board of Directors



Terrance Tremelling  
Chairperson



Phillip Meserve  
1<sup>st</sup> Vice Chairperson



James Hopp  
2<sup>nd</sup> Vice Chairperson



Kathern Gaskins  
Treasurer



James Jefferson  
Secretary



Ronald Seaman  
Director



Herb Long  
Director



Alice Perez  
Director



Sarajjit Dahyia  
Director



John Quattrin  
Director



Dylan Gottfried  
Director



Robert E. Logue III  
Director



Rick Blumenfeld  
Director



Earl Hendricks  
Director Emeritus



Nadder Mirsepassi  
Director Pro Tempore



Paul Shoemaker  
Director Pro Tempore



# 2017 SAFE Executive Management



Dave Roughton  
President/  
Chief Executive  
Officer



James Allen  
Senior Vice President/  
Chief Operating  
Officer



Chris Harris  
Senior Vice President/  
Chief Financial Officer



Faye Nabhani  
Senior Vice President/  
Chief Credit Officer



Eric Wilson  
Senior Vice President/  
Chief Information  
Officer



Virginia Wade  
Senior Vice President  
Employee Services



Paul Hersek  
Vice President



Paul Rigdon  
Vice President



Ken Getz  
Vice President



Sun Park  
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Mike McCarthy  
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Gina Olson  
Vice President



Staci Corral  
Vice President



Larry Braley  
Vice President

## Branch Locations

### **Antelope**

7887 Walerga Road  
Antelope, CA 95843

### **Bradshaw**

3509 Bradshaw Road  
(inside Food Source)  
Sacramento, CA 95827

### **Citrus Heights**

7475 Madison Ave.  
Citrus Heights, CA 95610

### **East Elk Grove**

9312 Elk Grove Blvd.  
Elk Grove, CA 95624

### **East Sacramento**

6341 Folsom Blvd.  
Sacramento, CA 95819

### **El Camino**

3560 El Camino Ave.  
Sacramento, CA 95821

### **Folsom**

2740 E. Bidwell St.  
Folsom, CA 95630

### **Galleria**

2901 K St., Suite 100  
(inside Sutter Square)  
Sacramento, CA 95816

### **Granite Bay**

8789 Auburn-Folsom Road  
Suite B  
Granite Bay, CA 95746

### **Hazel**

5261 Hazel Ave.  
Fair Oaks, CA 95628

### **Laguna**

9162 Bruceville Road  
Elk Grove, CA 95758

### **Lincoln**

111 Ferrari Ranch Road  
Lincoln, CA 95648

### **McClellan Park**

5440 Dudley Blvd.  
McClellan, CA 95652

### **North Natomas**

2200 Del Paso Road  
Sacramento, CA 95834

### **Rancho Cordova**

12519 Folsom Blvd.  
Rancho Cordova, CA 95742

### **Rocklin**

6190 Stanford Ranch Road  
Rocklin, CA 95765

### **Roseville**

121 North Sunrise Ave.  
Roseville, CA 95661

### **Sunrise**

7601 Sunrise Blvd.  
Citrus Heights, CA 95610

### **Watt**

4636 Watt Ave.  
North Highlands, CA 95660

### **West Roseville**

9055 Woodcreek Oaks Blvd.  
Suite 150  
Roseville, CA 95747

### **West Sacramento**

2105 Town Center Plaza  
Suite F100  
West Sacramento, CA 95691

### **Contra Costa Mortgage Lending Office**

508 Contra Costa Blvd.  
Suite S  
Pleasant Hill, CA 94523

### **Local Call Center**

(916) 979-7233  
(800) SEE-SAFE



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