



# Silverado News

PUBLISHED QUARTERLY

PERSONAL, QUALITY FINANCIAL SERVICES

JANUARY 2026

## NOTICE OF SILVERADO CREDIT UNION'S 2026 ANNUAL MEMBERSHIP MEETING & ELECTION

You and your family are invited to come and join the Silverado Credit Union officials and staff at this year's 73rd Annual Meeting & Election. The annual meeting of the members and election of the Board of Directors and Supervisory Committee will be held on Wednesday, February 11th, 2026, at the Foothills Elementary School, 711 Sunnyside Road, St. Helena, CA 94574. This is an occasion for our management and elected officials to report to you, our member owners. We will conclude our meeting with our famous door prizes!

Please see the enclosed 2026 Annual Meeting Notice of Information, Candidate Statements & Proxy Voting Instruction flyer. If you have any questions, please contact us at (707) 965-2483.

We look forward to seeing you at our 73rd Annual Meeting & Election! 🍷

**WHERE:**  
FOOTHILLS  
ELEMENTARY SCHOOL

**WHEN:**  
WEDNESDAY  
FEBRUARY 11TH, 2026

**TIME:**  
6:15 PM - REFRESHMENTS  
7:00 PM - BUSINESS MEETING  
& LEGENDARY RAFFLE  
WITH MORE PRIZES

## SILVERADO ONLINE SERVICES

Silverado Credit Union offers many time and money-saving online tools and services for FREE. We protect your personal and financial information with the highest level of security available, so you can bank online with confidence. Online Banking is account management that fits your schedule. 🍷



## SILVERADO MOBILE BANKING

### Top 3 Reasons to Use Mobile Banking: Secure, Fast & FREE

The mobile banking app lets you access your Silverado Credit Union accounts, bill pay and credit card account anytime, anywhere! That makes it a smart, simple and secure way to pay bills, view transactions and transfer money.



Silverado Online and Mobile Banking are FREE and available 24 hours a day, seven days a week. Enrolling is easy! Call us today at (707) 965-2483 for more details! 🍷

## FRAUDSTERS USING MULTIPLE TACTICS

We have all heard fraud horror stories, and some of us have even fallen victim of fraud. Unfortunately, the various types of fraud and the tactics aren't slowing down. They're not just increasing; they aren't giving up after a single attempt.

Recently, we have been made aware of fraud cases where scammers will impersonate multiple organizations in a single attempt. Microsoft, Social Security Administration, and financial institutions are being impersonated. Fraudsters will also use phone calls, text messages, emails and mail letters to convince their targets to disclose confidential information.

We urge you to read carefully, answer questions cautiously, and think before you click links. Look for these red flags:

• Be wary of communications that claim there is a problem with your account.

- Look for grammatical errors, spelling mistakes, or different phone numbers.
- Be cautious about requests for sensitive data, like payment information or login credentials.
- Unusual or unfamiliar: Note odd times of contact and investigate notifications for unfamiliar login attempts.
- Hover over the email contact for suspicious emails. Does it match the address of the supposed sender?

These are just a few warning signs to keep top of mind. You can also register for the Do Not Call list. While this isn't foolproof, it can help. Go to [www.donotcall.gov](http://www.donotcall.gov) or call (888) 382-1222. As always, you can contact us if you're ever suspicious about communications or visit our website to stay up to date with fraud alerts. 🍷

## WHY SHOULD YOU GET AN AUTO LOAN FROM SILVERADO CREDIT UNION?

A credit union is a member-owned not-for-profit financial institution that generally provides services like those of retail banks, including deposit accounts and loans. Credit unions are run by a volunteer board of directors as opposed to shareholders.

There are many benefits to getting an auto loan through a credit union instead of a traditional bank or lender.

- **Lower Interest Rates.** Because credit unions aren't focused on making a profit, their interest rates are lower than those of other lenders. They are also exempt from some of the taxes for-profit lenders must pay, which saves them money – and those savings are then passed onto members. Credit unions are known to offer better rates and more flexible terms. They also can offer additional discounts that a traditional bank cannot.
- **Personalized attention.** Because members in a credit union share certain



characteristics, some credit unions may look at your auto loan application more holistically than a bank would. You may get approved for financing even if your credit score isn't the greatest or your job history is shaky.

- **Member owners.** Some people are partial to credit unions because they answer to a member-elected board of directors, not investors. This ensures that the best interests of members are put first. 🍷

### SILVERADO CREDIT UNION - CONTACT INFORMATION

- |   |  |
|---|--|
| • Silverado Angwin Office Phone<br>(707) 965-2483     | • VISA Card - Lost or Stolen<br>(707) 965-2483 |
| • Silverado St. Helena Office Phone<br>(707) 963-9404 | • After Hours call<br>(800) 991-4965           |
| • Silverado Nampa, ID Office Phone<br>(208) 467-6547  |  |



### HOLIDAY CLOSURES:

Martin Luther King Day • Monday, January 19, 2026  
President's Day • Monday, February 16, 2026

### BOARD OF DIRECTORS

**Michael Grimes**  
Chair

**Jeff Veness**  
Vice Chair

**Dan Madrid**  
Treasurer & Secretary

**Gary Galusha**, Board Member  
**James Kendrick**, Board Member  
**Julie Lee**, Board Member  
**Lem Garcia**, Board Member

### SUPERVISORY COMMITTEE

**Amanda Granados**  
Chair

**Raj Dharmaraj**  
Committee Member

**Mark Pacini**  
Committee Member

### SILVERADO OFFICES

#### Home Office



P.O. Box 330, Angwin, CA 94508  
Phone (707) 965-2483

#### Branch Offices



1407 Main Street Suite 100  
St. Helena, CA 94574  
Phone (707) 963-9404



P.O. Box 130, Nampa, ID 83653  
Phone (208) 467-6547

Silverado Online Home Banking  
[www.silveradocu.com](http://www.silveradocu.com)

Your Savings Federally Insured to \$250,000  
**NCUA**  
National Credit Union Administration a  
US Government Agency

