

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

April 2016

1051 A Detroit Avenue, Concord, CA 94518-2411

TIPS TO AVOID CARD SKIMMING

It's called skimming because thieves "skim" your credit or debit card information using a device that affixes to a card reader on something like an ATM machine or gas station pump. It blends in with the existing equipment well enough that unsuspecting consumers never notice it. And it's become a big problem. From Jan. 1 to April 9, 2015, skimming at bank-owned ATMs increased 173.53% year over year, while growth at non-bank ATMs topped 316%, according to the 2015 FICO Card Alert Service. This type of theft accounts for billions in consumer losses, according to ATM Marketplace reports.

While some thieves are caught, others are turning to increasingly high tech methods to carry out skimming, often making it difficult to detect and counter. Nancy Silva. Follow these guidelines to protect your plastic – and your funds – from skimmers.



1

CHECK FOR TAMPERING

At any ATM, check for signs of tampering or remote installations that don't appear part of the machine (such as a small camera or wires that appear to be out of place). Look on the card reader and near the speakers. The keyboard should not have a film or cover on it or be more than one piece. There shouldn't be any loose parts if you give a pull on something that protrudes, like the card reader. Even if these are in check, if something just doesn't feel right about an ATM, don't use it.

2

WIGGLE AND COVER

A good practice to get into is to wiggle your card a bit as you swipe it or push it into the reader. Skimmers reportedly have a harder time collecting the data because of the wiggle motion. You can also give a wiggle to the card reader mechanism, keypad and other parts to make sure nothing is loose. Additionally, always use a cover – your hand, your phone, a piece of paper – as you type in your PIN.

3

USE FAMILIAR ATMS AND LIMIT YOUR VISITS

ATMs in dimly lighted spots or used late at night could be more susceptible to fraud, while ATMs under video surveillance can be safer. Recently, skimming devices were found on ATMs in popular grocery and convenience stores. Even highly trafficked ATMs outside a bank branch have been targeted by thieves.

4

ALWAYS REPORT IT

Reporting suspicious activity or theft to us as soon as possible is paramount to not being held liable to the amount you might lose if you fall victim to an ATM skimming attack. We have safeguards that help protect our members, but there is still a process that needs to be followed. The sooner you report fraudulent activity the better!



Tell Your Family & Friends

Diablo Valley Federal Credit Union is open to eligible persons who live, worship, attend school or work in central Contra Costa County.

Call 925-771-5600 for details.



Your funds are insured
up to \$250,000 by the National
Credit Union Administration,
a US government agency.



The Best
Value - Confidence - Trust
Choice!

Location

1051 A Detroit Ave., Concord

Hours

Mon. – Fri. 9 a.m. thru 5 p.m.; Sat. 9 a.m. thru 4 p.m.

Phone Numbers

925-771-5600 | 925-771-LOAN | 1-800-375-6077

Watch for announcements and special events at www.diablovalleyfcu.org.

Required Annual Notice with respect to Credit Life and Disability Insurance:

NOTICE: This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge. Donna Harper.

Your Access is Not Limited to One Branch or Our Standard Business Hours... Here are all the ways to access your account:

E-Teller—log in through our website, www.diablovalleyfcu.org If you have not signed up for E-Teller, give us a call at 925-771-5600 during business hours and we will get you enrolled.

Our mobile banking app, SPRIG. Sign up at www.getsprig.com and take advantage of mobile access, including depositing checks with your smart phone!



Telephone Teller: Call 877-811-8190. If you have not used Telephone Teller previously, give us a call at 925-771-5600 during business hours and we will set up your PIN.

Shared Branch Locations: There are over 30,000 ATM's and 5,000 branch locations available through the CO-OP ATM and Shared branch network. Click on "Find a Branch" on the homepage of our website to find one near you. Trevor Tank.



Shared Branch After Hours Call Center: 866-692-8669 to obtain balances and transfer money between accounts.

Upcoming Holidays

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

Win \$25...Win \$25...Win \$25!

- Look for your name in this newsletter. Three member names, drawn at random are hidden. If you find yours, call us and win \$25!
- If you do not want your name to appear in the newsletter, please send a letter to DVFCU, 1051 A Detroit Avenue, Concord, CA 94518 or email to info@diablovalleyfcu.org.
- Complete the quiz at the bottom of this page, return it to DVFCU and be entered into a drawing to win \$25. Be sure to include your name and phone number.

Diablo Valley FCU Quiz

1. "Skimming" refers to:

- A. The unauthorized removal of debit or credit card information using a device that affixes to an ATM or gas station pump
- B. Government agencies levying taxes or charges on your account
- C. Any electronic withdrawal from your account
- D. Selecting a low-fat diet

2. Our online mobile banking app is called:

- A. Outlet branch
- B. Home branch
- C. Sprig
- D. Swirl

3. A practical tip to protect your card from skimming is:

- A. Pay cash for everything
- B. Use a cover such as your hand when you type in your PIN
- C. Wear a disguise when you shop so your identity can't be stolen
- D. Double check your receipt to be sure you were charged the correct amount

January Winner—Jeff Frisella

Board of Directors

Chairman	Dennis Horgan
Vice Chairman	Greg Erickson
Treasurer	Randall King
Secretary	George Garcia
Member	William Rodrigues

Supervisory Committee

Chair	Ellen Powell
Member	JoAnn Semas
Member	Debbie Daniels
Member	Angie Jarman
Member	Jon Katayanagi

Credit Union Staff

Chief Executive Officer	John Pamer
Operations Manager	Maria Lazo
Lending Manager	Maria Chavez
Accountant	Virginia Jacobson
Financial Service Rep	Anne Beaudry
Financial Service Rep	Joel Hess
Member Service Rep	Gina Galloway
Member Service Rep	Fernando Millanes
Member Service Rep	Bethany Robinson

Savings Dividends

	APR	APY	Type
Shares/Club	.05%	.05%	Variable
Share Draft			non-interest bearing
IRA Shares	.05%	.05%	Variable

Certificates – Regular and IRA Money Market Account

\$ 5 - \$9,999.99	.05%	.05%
\$ 10,000 - \$24,999.99	.07%	.07%
\$ 25,000 - \$49,999.99	.10%	.10%
\$ 50,000 - \$99,999.99	.12%	.12%
\$100,000 & up	.15%	.15%

For \$1,000 to \$9,999 investments:

• 6 month	.09%	.10%	Fixed
• 1 year	.14%	.15%	Fixed
• 2 year	.19%	.20%	Fixed
• 3 year	.34%	.35%	Fixed

For \$10,000 to \$100,000 investments:

• 6 month	.14%	.15%	Fixed
• 1 year	.19%	.20%	Fixed
• 2 year	.24%	.25%	Fixed
• 3 year	.39%	.40%	Fixed

Loan Rates - APR

Vehicle/Motorcycle	2.49% to 15.99%
New/Used RV/Boat	7.75% to 9.75%
Signature	10.99% to 15.99%
Visa Credit Card	9.90% to 15.90%

Share/Certificate Secured

Div. Rate + 2.50% Margin 0-60 months
Div. Rate + 3.25% Margin 61-120 months

Home Equity Loan – Call for details
Up to 80% LTV

First Mortgages

Call 1-800-375-6077 for details

APR: Annual Percentage Rate

APY: Annual Percentage Yield

The above rates were effective as of 7/1/2015 and are subject to change without notice. Disclosures are available upon request. Call (925)771-5600.

National Mortgage Licensing System # 449497