

At Diablo Valley Federal Credit Union

# YOUR MONEY MATTERS

July 2016

1051 A Detroit Avenue, Concord, CA 94518-2411

## HOT CARD

**Promotion August 1-31!**

We are giving members an incentive to apply for a **VISA Loan** or **Home Equity Line of Credit Real Estate Loan** with us.

### Here are the details:

- Members receive a **\$50 Costco Card** for a **VISA Loan**, **\$100 Costco Card** for a **Home Equity Line of Credit Real Estate Loan**.
- Minimum \$1,000 limit increase in credit line on **VISA Loans** currently financed with us.
- Minimum \$25,000 **Home Equity Line of Credit**.
- Minimum \$25,000 new money on **Home Equity Line of Credit Real Estate Loans** currently financed with us.
- Loans are subject to our standard underwriting criteria and rates. Venisa Carter.
- Loan application must be in process by August 31, 2016 and must fund by September 21, 2016 to receive the incentive.



EQUAL HOUSING  
OPPORTUNITY



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

## 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.**



**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](http://www.diablovalleyfcu.org).



## EMV Chip Cards for MasterCard Debit Cards Coming Late 2016

Stay tuned for details!



### Discounts on Travel

Visit our website and click the [www.getawaytoday.com](http://www.getawaytoday.com) link for discounts on Disneyland and other vacations.



### Got a new iPhone?

Don't forget to add our VISA Card to your Apple Pay Account!



## Attention Costco Shoppers!

Your Debit MasterCard is still accepted at Costco just like always. Margaret Wyma. Your DVFCU VISA credit card is now accepted by Costco also.

### Upcoming Holiday



**Labor Day**  
Monday, September 5

### 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](mailto: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. Our Hot Card promotion will reward you for the following:

- Bringing a canned food donation for food bank donation barrel
- Completing an online financial literacy course
- Funding a new VISA or Home Equity Line of Credit Loan during the promotion
- Using your VISA card at Costco

#### 2. Shoppers at Costco may use the following plastic cards to pay for purchases at their stores:

- American Express
- DVFCU MasterCard and DVFCU Visa
- Discover Card
- Only the Costco issued Visa Card is accepted

#### 3. For discounts to Disneyland, I should:

- Call the credit union to purchase tickets
- Visit [www.getawaytoday.com](http://www.getawaytoday.com) for my credit union discount
- Look for people selling their unused tickets online
- Show up at the Main Gate dressed as a Disney character for a 5% discount

**2nd Quarter Quiz Winner: Paul Crissey**

### 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 ..... Joel Hess  
Financial 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.  
Donald Lyles.

National Mortgage Licensing System # 449497