

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

October 2016

1051 A Detroit Avenue, Concord, CA 94518-2411



Interested in becoming a Diablo Valley Federal Credit Union Supervisory Committee Member?

DVFCU is built on people helping people. We are governed by a five member Board of Directors and a five member Supervisory Committee. Linda Bosworth. We are currently seeking members to serve on the Supervisory Committee. Members of the Supervisory Committee have in the past been selected to fill Board of Director vacancies.

If you are a current member in good standing with DVFCU and are interested in serving, we welcome your interest. Please submit an inquiry to us at info@diablovalleyfcu.org, or by regular mail to:

Diablo Valley Federal Credit Union
1051-A Detroit Avenue
Concord, CA 94518

Attn: Supervisory Committee Recruiting



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

Upcoming Holidays

Columbus Day

Monday, October 10

Veteran's Day

Friday, November 11

Open regular hours on Saturday, November 12

Thanksgiving Day

Thursday, November 24

Open regular hours on Friday, November 25
and Saturday, November 26

Christmas Eve

Saturday, December 24

Branches will close at 1pm

Christmas Day

Monday, December 26

Observed

New Year's Day

Monday, January 2, 2016

Observed

Holiday Relief Is On the Way!

Take a little of the stress out of your
holiday by signing up to **SKIP YOUR
DECEMBER AUTO LOAN PAYMENT**

YES, I would like to skip my December 2016 Auto Loan Payment at Diablo Valley Federal Credit Union. If you would like to take advantage of the offer, please complete the information below and return it to DVFCU by Tuesday, December 1, 2016 along with the \$30 fee per loan.

Name _____

Phone (daytime) _____

Account _____

Loan Suffix (s) _____

Please take fee from my:

☐ Savings Account ☐ Checking Account (___check is enclosed)

X _____

Date _____

If you have any questions, please give us a call at **925-771-5600, 1-800-375-6077** or send an email to **info@diablovalleyfcu.org**.

IMPORTANT NOTICE: The loan must be current and be at least six months old. This offer is for auto loans only. Interest will continue to accrue during this time period and will extend the term of the loan. All requests must be in writing and will only be placed on auto loans indicated. Bi-weekly payments will skip all payments for the month. Blake Demale. If your payment is made by payroll deduction, the funds will still be deducted from your paycheck, but will be deposited into your DVFCU account and not applied toward your loan.

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



Debit Chip Cards Are on the Way!

The new chip cards provide enhanced protection for you and the credit union against certain types of fraud. Kim Williams.

You will be receiving your new debit chip card as your current debit card expires. If you need a chip card sooner than the expiration date on your current card, please contact us for information.

Win \$25... Diablo Valley FCU Quiz

- 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.

1. I might be eligible to skip my December DVFCU auto loan payment for a \$___ Fee

- A. \$0 B. \$30 C. \$40 D. \$99

2. If you need a Chip Card before your current card expires, you should:

- A. Use your DVFCU Visa Chip card instead
B. Buy a do-it-yourself home chip card kit
C. Call the credit union and ask for a debit chip card to be sent to you
D. Be jealous of everyone else who already has one

3. Our Holiday Loan program is available starting:

- A. Immediately B. November 14, 2016 C. December 1, 2016 D. January 1, 2017

July Quiz Winner: Steve Homand

Holiday Loans Available

\$500 Holiday loans offered

Nov. 14 - Dec. 31, 2016.

Please call us at
(925) 771-5600
for further details.



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 U.S. government agency.

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
Assistant Manager 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.

National Mortgage Licensing System # 449497