

At Diablo Valley Federal Credit Union **YOUR MONEY MATTERS**

April 2018

1051 A Detroit Avenue, Concord, CA 94518-2411



Former Credit Union Volunteer Passes

Former Diablo Valley FCU Board Member and Supervisory Committee member Angie Jarman passed away on March 21. Angie became involved with the credit union in the 1970's when she went to work for the City of Walnut Creek. She held a variety of roles with the City and was celebrated as a "Jill of all trades" who could handle just about any task given to her.

Angie served on DVFCU's Board of Directors and then the Supervisory Committee for many years. She would often bring her signature food creations to the meetings to share which were eagerly awaited by the other volunteers. Angie also helped out with the Annual Meeting and Dinner, being one of the first to arrive to help set up and make sure everything was in order.

For the last few years of her life, Angie bravely battled through cancer and other health challenges, but still kept in contact with her credit union friends. We'll miss Angie's enthusiasm, spirit, and laughter.

The credit union will make a donation to the Contra Costa Food Bank in Angie's name.



Upcoming Holidays



Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4



diablo valley federal credit union
savings • checking • loans • mortgages

The Best
Value - Confidence - Trust
Choice!

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.



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.

Finally, an easy way to find scholarships.



Scholly is the simple, comprehensive and accurate Scholarship matching platform that turns the long months of searching for free money for college into minutes. For current undergraduates, graduate students and high school seniors (or parents of those!) Scholly's patented Scholarship-matching engine delivers a smarter, targeted, and more personal list of Scholarship opportunities. Each Scholly account is easily accessible from mobile or web, and gives you access to management tools and scholarship essay resources to help you manage deadlines, track progress and win the money you deserve. The bottom line is that paying for college is hard. There is free money for college out there waiting to be won, and Scholly helps that money find you.

Scholly Instructions:

Scholly normally costs \$2.99 to use, however as a member of DVFCU we have arranged for you to have **FREE access** to this App. You must follow the instructions below to receive the app free of charge.

iOS

- (1) Visit app.myscholly.com/diablovalley (Important—iPhone users--do not download the app from the App Store until step #4)
- (2) Enter your email address, create password, and select 'sign up now'
- (3) Create a profile and start getting matched with millions in scholarships
- (4) Download the MyScholly app on your phone
- (5) Use the same login details to sign-in

Android

- (1) Download the MyScholly app from Google Play on your phone
- (2) Enter your free join code DVFCU
- (4) Enter your email address, create password, and select 'sign up now'
- (5) Create a profile and start getting matched with millions in scholarships

OVER \$50 MILLION IN SCHOLARSHIPS RAISED SO FAR!

Board of Directors

Chairman	Greg Erickson
Vice Chairman	William Rodrigues
Treasurer	Dennis Horgan
Secretary	Carole Kelsch
Member at Large	Randall King

Supervisory Committee

Chair	Ellen Powell
Member	Debbie Daniels
Member	Jon Katayanagi
Member	Steve Comber

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	Kyle Jacobson
Member Service Rep	Jessica Bermejo
Member Service Rep	Cristal Salazar

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	.12%	.12%
\$25,000 - \$49,999.99	.15%	.15%
\$50,000 - \$99,999.99	.22%	.22%
\$100,000 & up	.25%	.25%

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 3/22/2018 and are subject to change without notice. Disclosures are available upon request. Call (925)771-5600.

National Mortgage Licensing System # 449497