At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

October 2017 | 1051 A Detroit Avenue, Concord, CA 94518-2411

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 2017 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 Friday, December 1, 2017 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. Helen Changras. 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.

Diablo Valley Federal Credit Union presents the

CONCORD 5000 5K Run/Walk

Benefiting Contra Costa Blue Star Moms

Sunday, November 12, 2017
Newhall Park, Concord

Registration Fees
$30 Before October 31
$35 Before November 11
$40 On Race Day

Check-In & Pre-Race Activities
6:30 am
Race Starts
8:00 am

Online Registration at:
www.runsignup.com/concord5000
Use code word **member** when registering for a discount.

Event Sponsors:
diablo valley federal credit union
orangetheory FITNESS Concord – Clayton

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

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

The Best Value - Confidence - Trust **Choice!**

Upcoming Holidays

Columbus Day
Monday, October 9

Veteran's Day
Saturday, November 11
Open regular hours on Friday, November 10

Thanksgiving Day
Thursday, November 23
Open regular hours on Friday, November 24 and Saturday, November 25

Christmas Day
Monday, December 25

New Year's Day Monday, January 1, 2018

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

Diablo Valley FCU Quiz 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.

1. The Concord 5000 is _____.

A. A fundraiser for the Contra Costa Blue Star Moms
B. A 5K run/walk
C. Open to the general public
D. All of the above

2. This year's Holiday Loan program is available starting _____.

A. December 1
B. December 25
C. November 1
D. November 25

3. If I wish to skip my December auto loan, I should _____.

A. Contact the credit union to be sure my loan is eligible
B. Fill out and turn in the form provided in this newsletter
C. Just not make the payment and the credit union automatically will know I want to skip
D. A and B above

July Winner: Connie Oakes

SCHOLLY

An easy way to find scholarships

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. Ronald J. Poff. 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

(3) Enter your email address, create password, and select 'sign up now'

(4) Create a profile and start getting matched with millions in scholarships

Christmas Club

It's almost time to start your Christmas shopping! Tim Klein. Christmas Club balances will transfer to your regular savings on Wednesday, Nov. 1, 2017.

$800 Holiday Loans offered at 3.99%

or $600 Holiday Loans offered at 9.99%*

*for FICO scores below 650

Program available Nov. 1 - Dec. 31, 2017

For further details, please call us at:

(925) 771-5600

Tell Your Family & Friends

EQUAL HOUSING OPPORTUNITY

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 savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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

Board of Directors

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

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/Loan Rep ... Fernando Millanes
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		.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