

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

July 2018

1051 A Detroit Avenue, Concord, CA 94518-2411

HOT CARD

Promotion July 9 - August 17!

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. Robert Jackson.
- 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.
- Loan application must be in process by August 17, 2018 and must fund by September 5, 2018 to receive the incentive.

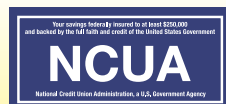
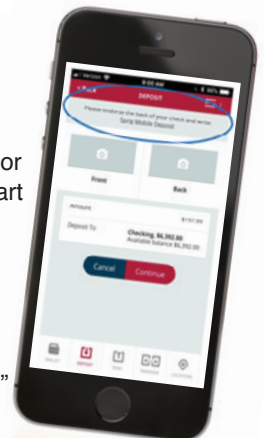


Please Write "Mobile Deposit" or "Sprig Mobile Deposit" On Checks Deposited through the Sprig Mobile App

Effective July 1, 2018, all checks deposited through our Sprig mobile app must have the words "Mobile Deposit" or "Sprig Mobile Deposit" included as part of the endorsement on the back. June Owens. This is now required as part of a new regulatory provision (Reg CC) designed to protect against checks being deposited more than once. Although this special endorsement has been recommended in the past, it will be required effective July.

Checks deposited without the endorsement will be returned.

The first time you sign on to Sprig on or after July 1, you will be asked to accept an updated Terms of Use that includes this requirement. You'll also be reminded each time you make a mobile deposit: As part of the deposit process, you'll see a screen that reads, "Please endorse the back of your check and write: Sprig Mobile Deposit."



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

Phone Numbers:

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

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

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



Winners of the 2nd Annual George Garcia Educational Award Fund

CONCORD, CALIF—Monument Impact has announced the winners of the 2nd Annual George Garcia Educational Award Fund, Sponsored by Diablo Valley Federal Credit Union. Chosen were Abdul Roshangar, Luis Ramos and Guadalupe Yoali Zuniga.

Ramos and Zuniga attend Diablo Valley College. Ramos plans to transfer to Cal State East Bay to study Graphic Design. Zuniga plans on majoring in Humanities with the goal of working with children with disabilities. Roshangar is attending JFK University and is working towards a paralegal certificate.

Diablo Valley Federal Credit Union (DVFCU) provided the scholarships in memory of the late George Garcia. Mr. Garcia served on the credit union's Board of Directors for over 40 years. "We wanted to do something to honor George's passion and commitment to the community," said John Pamer, Chief Executive officer of DVFCU. "We are proud to partner with Monument Impact to provide these recipients the chance to experience what George experienced—achievement of the American Dream through hard work and the backing of people who believe in their future."

Monument Impact serves families in Concord's Monument Corridor with workforce development and other programs that engage community members in identifying solutions to the challenges and barriers they face. "The George Garcia Educational Award Fund provides a unique opportunity for members

of our community to continue their education regardless of their background or age," said Debra Bernstein, Executive Director. "Mr. Garcia's personal story deeply resonated with our applicants who are hardworking and highly motivated to create a better life for themselves and their families. Lisa Blake. We are excited to collaborate with DVFCU on this important program."

About DVFCU: *Diablo Valley Federal Credit Union was founded in 1961 and is a not-for-profit alternative to traditional banks. The credit union offers savings, checking, loans and mortgages for its members, among other products and services. Membership is open to anyone who lives, works, worships, or attends school in central Contra Costa County. For more info call 800-375-6077 or visit www.diablovalleyfcu.org*

About Monument Impact: *Monument Impact is a community-based nonprofit founded 17 years ago to address the needs of low-income residents of Concord's Monument Corridor, one of the most densely populated communities in the Bay Area. Our mission is to actively engage with the Monument Community to provide training and tools in order for people to become economically self-sufficient, healthy and safe, civically engaged, connected to each other, and committed to lifelong learning. For more info call 925-682-8248 or visit www.monumentimpact.org.*

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.

NOTICE to members who have or may obtain credit insurance: 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.

New address for VISA payments: If you mail in your VISA payment, the new address, effective immediately, is: PO Box 4521, Carol Stream, IL 60197-4521. Please update any automatic payment systems you are using to reflect the new address to prevent delays in crediting your payment.

Upcoming Holiday: Labor Day—Monday, September 3

Board of Directors

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

Supervisory Committee

Chair Jon Katayanagi
Member Debbie Daniels
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
Member Service Rep Ashley Gaxiola

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