

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

October 2018

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 2018 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 Monday, December 3, 2018 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. Joseph Evans. 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



Benefiting Contra Costa Blue Star Moms

Sunday, November 11, 2018
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.concord5000.com

Use code word **member** when registering for a discount.

Event Sponsors:



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

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.

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 US government agency.

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

Beware of Telemarketing Fraud

When you send money to people you do not know personally or give personal or financial information to unknown callers, you increase your chances of becoming a victim of telemarketing fraud.

Here are some warning signs of telemarketing fraud—what a caller may tell you:

- “You must act ‘now’ or the offer won’t be good.”
- “You’ve won a ‘free’ gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges.
- “You must send money, give a credit card or bank account number, or have a check picked up by courier.” You may hear this before you have had a chance to consider the offer carefully.
- “You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- “You don’t need any written information about the company or their references.”
- “You can’t afford to miss this ‘high-profit, no-risk’ offer.”

If you hear these or similar “lines” from a telephone salesperson, just say “no thank you” and hang up the telephone.

Tips for Avoiding Telemarketing Fraud:

It can be very difficult to get your money back if you have been cheated over the telephone. Before you buy anything by telephone, remember:

- Don’t buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But beware—not everything written down is true.
- Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center, or other watchdog groups. Evelina Ramirez. However, not all bad businesses can be identified through these organizations.
- Obtain a salesperson’s name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names,

telephone numbers, addresses, and business license numbers—verify the accuracy of these items.

- Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.
- Before you send money, ask yourself a simple question: “What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?”
- Don’t pay in advance for services; pay only after they are delivered.
- Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.
- Always take your time making a decision. Legitimate companies won’t pressure you to make a snap decision. Michelle Stone.
- Don’t pay for a “free prize.” If a caller tells you the payment is for taxes, he or she is violating federal law.
- Before you receive your next sales pitch, decide what your limits are—the kinds of financial information you will and won’t give out on the telephone.
- Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It is never rude to wait and think about an offer.
- Never respond to an offer you don’t understand thoroughly.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- Be aware that your personal information is often brokered to telemarketers through third parties.
- If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.
- If you have information about a fraud, report it to state, local, or federal law enforcement agencies.

Source: Federal Bureau of Investigation (FBI)

Board of Directors

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Member Service Rep	Cristal Salazar
Member Service Rep	Ashley Gaxiola
Member Service Rep	Deborah King

Savings Dividends

	APR	APY	Type
Shares/Club	.05%	.05%	Variable
Share Draft		non-interest	bearing
IRA Shares	.05%	.05%	Variable

Money Market Account

\$5 -\$4,999.99	.10%
\$5,000 -\$9,999.99	.15%
\$10,000 -\$24,999.99	.17%
\$25,000 -\$49,999.99	.20%
\$50,000 -\$99,999.99	.27%
\$100,000 & up	.30%

Certificate Rates – Regular and IRA

For \$1,000 to \$9,999 investments:

• 6 months	.14%	.15%	Fixed
• 12 months	.19%	.20%	Fixed
• 24 months	.24%	.25%	Fixed
• 36 months	.39%	.40%	Fixed

Certificate Rates – Regular and IRA

For \$10,000 and over investments:

• 6 months	.19%	.20%	Fixed
• 12 months	.24%	.30%	Fixed
• 24 months	.30%	.35%	Fixed
• 36 months	.44%	.45%	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 7/26/2018 and are subject to change without notice. Disclosures are available upon request. Call (925) 771-5600.

National Mortgage Licensing System # 449497

Christmas Club

It's almost time to start your Christmas shopping! Christmas Club balances will transfer to your regular savings on Thursday, Nov. 1, 2018.

\$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, 2018.

For further details, please call us at: (925) 771-5600

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.

Upcoming Holidays

Columbus Day - Monday, October 10

Veteran's Day - Monday, November 12 *Observed*

Thanksgiving Day - Thursday, November 22

Open regular hours on Friday, November 23 and Saturday, November 24

Christmas Day - Tuesday, December 25

New Year's Day - Tuesday, January 1, 2019