

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

April 2019

1051 A Detroit Avenue, Concord, CA 94518-2411

Auto Loan Rates as low as **3.24%**

**Get an additional
.25% discount**

**when you finance a vehicle that gets
over 30 Miles Per Gallon (MPG)**

This offer is not a pre-approval or guarantee that you will qualify for credit. Loan decisions will be made subject to our standard underwriting criteria. You must live, work, attend school or worship in central Contra Costa County to be eligible for membership in Diablo Valley Federal Credit Union (DVFCU).

Offer expires May 31, 2019 and is subject to change without notice.

APR (Annual Percentage Rate). Auto rates as low as 3.24% APR effective 3/8/2019; subject to change without notice. DVFCU offers a range of base rates and discounts that depend on factors such as credit history, loan term, program designation and vehicle age. Lowest rate quoted is for 60 month maximum term. Actual rates are disclosed to approved applicants in writing prior to loan consummation and may be as high as 15.99% APR. To learn more about rates, terms and available discounts, call 800.375.6077, visit diablovalleyfcu.org, or come to our location at 1051-A Detroit Avenue in Concord, CA. Loan payment example: \$22.28 per month per \$1000 borrowed at 3.24% APR for 48 months.

30 MPG will be verified using www.fueleconomy.gov (not the manufacturers claims or your personal experience driving the vehicle).

Upcoming Holidays



Memorial Day
Monday, May 27th



Independence Day
Thursday, July 4th



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 US 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.

Credit Union Promotes Financial Literacy with Lunch and Learn Seminars

Diablo Valley Federal Credit Union has partnered with BALANCE, a Concord-Based non-profit service. BALANCE is accredited by the Council on Accreditation of Services for Families and Children, Inc. and is certified by HUD to provide comprehensive housing counseling services. BALANCE has been providing money management information and assistance since 1969.

Seminars have or will take place at Diablo Valley College, the Concord Library, and the City of Concord HQ. Topics include the Psychology of Spending, Money Skills for Youth, Basics of Personal Finance, Understanding Your Credit Score, and Identity Theft Solutions. If your group of 20-30 would like to have a lunch and learn workshop on the above topics or similar topics, please call us to discuss at **800-375-6077**.



balancepro.org | facebook.com/BALANCEinFit | twitter.com/BAL_Pro

Notice of Privacy Practice

OPT-OUT INFORMATION: You are an owner of this Credit Union, and maintaining your trust and confidence is a high priority. That's why we want you to know how we protect your privacy when we collect and use information about you.

We wish to provide you with competitive products and services to meet your financial needs. To do so, we enter into agreements with other companies that provide either services to us or financial products for your consideration. Thus, we may disclose to these companies nonpublic information about you.

Our Security Measures: To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide.

We restrict access to your information to those employees and independent contractors who need to know that information to provide products or services to you.

We maintain physical, electronic and procedural safeguards that comply with Federal regulations and industry standards to guard your personal information.

Information We Collect: The nonpublic information about you that we collect and may disclose (such as your name, address, social security number, assets, income, etc.) come from: Membership forms, loan applications, other forms; your transactions with us; information from a consumer reporting agency; or from employers or other financial institutions (such as when we verify information you've provided on an application or other form.)

Sharing Your Information: We may disclose nonpublic personal information about you to non-affiliated third

parties as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, and/or follow your instructions as you authorize. We do not collect personal identifying information about visitors to our Website. Our servers do collect standard non-identifying information about visits to the site, such as date/time visited, IP address, city, state, country. This information is used to compile standard statistics on site use. Note: Since we cannot control information on other Internet sites, we are not responsible for the content of sites linked from our Website. Should you end your membership with our Credit Union, we will not share information we have collected about you, except as required by law.

You Can Opt-Out: If you prefer that we do not disclose nonpublic information about you to non-affiliated third parties, you may opt out of those disclosures (other than disclosures permitted by law).

Non-member Joint Account holders, co-borrowers and guarantors may choose to opt out. (Should a Joint Account holder exercise this right, it will apply to everyone listed on that same account.) - If you do wish to opt out of our disclosures to non-financial companies (such as direct marketers sending material, at our request, to educate you about our services) please mail your request to us. Clearly print your name, address and your Credit Union Member Number. You must state that you do not wish to have your name and address disclosed to our mailing services. Notify us via U.S. Postal Service to Diablo Valley Federal Credit Union, 1051 A Detroit Ave., Concord, CA 94518.

Questions about our Privacy Practices? Please call us at (925) 771-5600, or toll free at 1-800-375-6077 – we are here to serve you!

Board of Directors

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

Supervisory Committee

Chair Jon Katayanagi
Member Debbie Daniels
Member Steve Comber
Member Sean Mullen
Member Kathy Vigil

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

Savings Dividends

	APR	APY	Type
Shares/Club	.20%	.20%	Variable
Share Draft		non-interest bearing	
IRA Shares	.20%	.20%	Variable

Money Market Account

\$5 - \$4,999.99	.25%
\$5,000 - \$9,999.99	.30%
\$10,000 - \$24,999.99	.33%
\$25,000 - \$49,999.99	.35%
\$50,000 - \$99,999.99	.43%
\$100,000 & up	.45%

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	.49%	.50%	Fixed
• 24 months	.94%	.95%	Fixed
• 36 months	.44%	.45%	Fixed

Loan Rates - APR

Vehicle/Motorcycle	2.74% 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 12/19/2018 and are subject to change without notice. Disclosures are available upon request. Call (925) 771-5600.

National Mortgage Licensing System # 449497