

At Diablo Valley Federal Credit Union

# YOUR MONEY MATTERS

October 2019

1051 A Detroit Avenue, Concord, CA 94518-2411

Diablo Valley Federal Credit Union  
presents the



Benefiting Contra Costa Blue Star Moms

**Sunday, November 10, 2019**  
**Newhall Park, Concord**

**Registration Fees**

\$30 Before October 31  
\$35 Before November 10  
\$40 On Race Day

**Check-In & Pre-Race Activities**

6:30 am

**Race Starts**

8:00 am

**Online Registration at:**

[www.concord5000.com](http://www.concord5000.com)

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

**Event Sponsors:**



## Kid's Halloween Coloring Contest



**Now through October 30th!**  
see branch for details

## Holiday Loans Available

**\$1,000 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, 2019.

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



## 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](http://www.diablovalleyfcu.org).



## 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 2019 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 2, 2019 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. 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.

### 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

### 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	.15%	.15%	Variable
Share Draft		non-interest bearing	
IRA Shares	.15%	.15%	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	.69%	.70%	Fixed
• 12 months	.99%	1.00%	Fixed
• 24 months	.94%	.95%	Fixed
• 36 months	.39%	.40%	Fixed

### Certificate Rates – Regular and IRA For \$10,000 and over investments:

• 6 months	.89%	.90%	Fixed
• 12 months	1.49%	1.50%	Fixed
• 24 months	1.24%	1.25%	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 08/21/2019 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 Friday, November 1, 2019.

## Upcoming Holidays

**Columbus Day** - Monday, October 14

**Veteran's Day** - Monday, November 11

**Thanksgiving Day** - Thursday, November 28

Open regular hours on Friday, November 29  
and Saturday, November 30

**Christmas Eve** - Tuesday, December 24

Closing at 1pm

**Christmas Day** - Wednesday, December 25

**New Year's Day** - Wednesday, January 1, 2020