

YOUR MONEY MATTERS

January 2020

1051 A Detroit Avenue, Concord, CA 94518-2411

Notice of Annual Business Meeting and Elections

Diablo Valley Federal Credit Union will hold its 58th Annual Meeting and Elections at 6PM on Friday, February 7, 2020 at the credit union offices located at 1051-A Detroit Avenue in Concord. Light snacks, soda, water and coffee will be available. No tickets are necessary and no admission fee will be charged. We hope you can join us for the meeting and as always we welcome any questions you may have.

Matters to be addressed at the Annual Meeting include:

- I. Ascertain if Quorum is Present
- II. Call Meeting to Order
- III. Approval of Minutes of Last Meeting
- IV. Officer's Reports
- V. Supervisory Committee Report
- VI. Elections— 1 incumbent position on the Board of Directors
- VII. Unfinished Business
- VIII. New Business
- IX. Adjournment

About the Election

The election will not be conducted by ballot, and no nominations will be accepted from the floor if the number of nominees equals the number of positions to be filled. There is one (1) Board of Director position up for election this year. The term is three (3) years. Incumbent Dennis Horgan has been nominated by the Nominating Committee for re-election.

Nominations for this position may also be made by petition. The petition must be signed by no fewer than twenty eight (28) members who are eligible to vote. Each nominee for the position must submit a statement of qualifications and biographical data with the petition.

To be effective, any nominations by petition must be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. The signed petition, candidate's statement and certification of agreement must be received no later than January 31, 2020.

The materials can be mailed or presented in person at:

Diablo Valley Federal Credit Union
Attn: Nominating Committee
1051-A Detroit Avenue
Concord, CA 94518

If you have any questions about the voting process, or would like more information, please call the credit union at 925-771-5600.

REAL ID and the October 1, 2020 Deadline - Info and FAQ's

A REAL ID is a driver license or identification card that is also a federally accepted form of identification. It can be used to board a domestic flight within the U.S. and enter secure federal facilities, such as military bases, federal courthouses, and other secure federal locations.



Do I have to get a REAL ID?

No. A REAL ID driver license or identification card is optional.

A REAL ID is needed if:

- 1. You wish to continue to use your driver license or identification card to board domestic flights within the U.S. after October 1, 2020
- 2. Enter secure federal facilities.

If you want to continue to use a U.S. passport, U.S. passport card, military ID, enhanced driver license, or other federally accepted identification to do those things, you do not need to get a REAL ID, however, it is recommended.

(continued on page 2)



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REAL ID *continued...*

Do I need a REAL ID to...

Apply for or receive federal benefits from organizations, such as Veterans Affairs, Social Security Administration, etc.?

Enter a post office, or other secure federal facility that does not require identification?

Visit a hospital or receive life-saving services?

Ride Amtrak or other public ground transportation?

No, you do not need a REAL ID to do any of the above items.

Do minors need a REAL ID card in order to board a domestic flight?

No. The TSA does not require anyone under the age of 18 to provide identification when traveling with a companion within the U.S. However, the companion will need acceptable identification, such as a REAL ID, U.S. Passport, U.S. Passport Card, DHS Trusted Traveler Card, etc.

Can I get a REAL ID by renewing my current driver license or identification card by mail or online?

No. Since a REAL ID is a form of federal identification, you must visit a DMV office in person when applying for a REAL ID for the first time.

Do I need a REAL ID to open an account and conduct business at Diablo Valley Federal Credit Union?

No, however you do need a current, unexpired government issued photo ID such as a California Driver License, DMV issued ID Card, or US Passport.

Can I use my Diablo Valley FCU monthly statements to help me get a REAL ID from the DMV?

DMV lists several things you will need to get the REAL ID. You will first need to show proof of identity, and second, proof of residency. Diablo Valley FCU's statements may partially meet the requirement for proof of residency, but not for the proof of identity. For a complete list of all requirements, please visit www.realid.dmv.ca.gov

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
Member Service Rep.....	Erica Martinez

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	1.39%	1.40%	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 11/22/2019 and are subject to change without notice. Disclosures are available upon request. Call (925) 771-5600.

National Mortgage Licensing System # 449497

UPCOMING HOLIDAYS

Martin Luther King, Jr. Day
Monday, January 20

President's Day
Monday, February 17



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

The Best
Value - Confidence - Trust
Choice!

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!