

At Diablo Valley Federal Credit Union **YOUR MONEY MATTERS**

January 2021

1051 A Detroit Avenue, Concord, CA 94518-2411

Notice of Annual Business Meeting and Elections

Diablo Valley Federal Credit Union will hold its 59th Annual Meeting and Elections at 6PM on Friday, February 5, 2021 via Zoom. If you wish to attend the meeting via Zoom, please contact us during business hours or send an e-mail to info@diablovalleyfcu.org and we will send you a link. A telephone number will be provided if you do not have an electronic device capable of video. Due to the restrictions on gatherings we will not be able to have members attend in-person.

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—2 incumbent positions 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 are two (2) Board of Director positions up for election this year. The term is three (3) years. Incumbents Greg Erickson and Carole Kelsch have 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 **February 1, 2021**.

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.

KEEP CALM and Avoid Coronavirus Scams

Here are **5 things** you can do to avoid a Coronavirus scam:



Ignore offers for vaccinations and home test kits.

Scammers are selling products to treat or prevent COVID-19 without proof that they work.



Hang up on robocalls.

Scammers use illegal sales call to get your money and your personal information.



Watch out for phishing emails and text messages.

Don't click on links in emails or texts you didn't expect.



Research before you donate.

Don't let anyone rush you into making a donation. Get tips on donating wisely at ftc.gov/charity.



Stay in the know.

Go to ftc.gov/coronavirus/scams for the latest information on scams. Sign up to get FTC's alerts at ftc.gov/subscribe.



Federal Trade Commission

If you see a scam, report it to
ftc.gov/complaint

Paycheck Protection Program

Diablo Valley FCU participates in the Paycheck Protection Program (PPP). Businesses must meet our standard eligibility requirements for membership.

If you have questions about this program, please send an e-mail to **PPP@diablovalleyfcu.org** and we will let you know if you qualify for membership.

For information on the Small Business Administration's loan programs, please visit **www.sba.gov/funding-programs/loans/coronavirus-relief-options**



Paycheck Protection Program

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

American Red Cross Blood Drive

Friday, February 19 from 9 AM to 3 PM



**American
Red Cross**

**Willow Pass Recreation Center
2748 East Olivera Rd.
Concord CA 94520**

ADVANCE RESERVATIONS NEEDED

1. Visit www.redcrossblood.org and enter sponsor code:
DVFCU OR
2. Call 1-800-RED CROSS (1-800-733-2767)

UPCOMING HOLIDAYS

Martin Luther King, Jr. Day
Monday, January 18

President's Day
Monday, February 15

Temporary Lobby Hours until
further notice are

**Monday-Friday:
10 AM to 4 PM**

**Saturday:
10 AM to 1 PM**

Please check our website
for any updates to this.



diablo valley federal credit union

savings • checking • loans • mortgages

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 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
Member Sean Mullen
Member Gerald Hilton

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
Financial Service Rep Veronica Shivel
Member Service Rep Cristal Salazar
Member Service Rep Kaylee Alvarado
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	.23%
\$25,000 - \$49,999.99	.25%
\$50,000 - \$99,999.99	.33%
\$100,000 & up	.35%

Certificate Rates - Regular and IRA

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

• 6 months	.20%	.20%	Fixed
• 12 months	.59%	.60%	Fixed
• 24 months	.75%	.75%	Fixed
• 36 months	.95%	.95%	Fixed

Certificate Rates - Regular and IRA

For \$10,000 and over investments:

• 6 months	.30%	.30%	Fixed
• 12 months	.69%	.70%	Fixed
• 24 months	.85%	.85%	Fixed
• 36 months	1.05%	1.05%	Fixed

For current loan rates please visit
www.diablovalleyfcu.org or call (800) 375-6077