

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

October 2020

1051 A Detroit Avenue, Concord, CA 94518-2411

WE MAKE MORTGAGE LOANS

INQUIRE *today!*



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.



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, 2020.



OPEN

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

BILL PAY: ADDRESS UPDATE

Reminder to Members: If you pay your credit union VISA bill with our Bill Pay or an external Bill Pay service, please update the account number and the address the payments go to.

The new address is:

**PO Box 2711,
Omaha, NE 68103-2711**

Payments sent to the old address will be delayed in getting here.

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. 10 a.m. thru 4 p.m.; Sat. 10 a.m. thru 1 p.m.

Phone Numbers

925-771-5600 | 925-771-LOAN | 1-800-375-6077

Watch for announcements and special events at 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 2020 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 Wednesday, December 2, 2020 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 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
Member Service Rep Cristal Salazar
Member Service Rep Serina Brown
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

Christmas Club

It's almost time to start your Christmas shopping! Christmas Club balances will transfer to your regular savings on Monday, November 2, 2020.

Upcoming Holidays

Columbus Day - Monday, October 12

Veteran's Day - Wednesday, November 11

Thanksgiving Day - Thursday, November 26
Open regular hours on Friday, November 27
and Saturday, November 28

Christmas Eve - Thursday, December 24
Closing at 1pm

Christmas Day - Friday, December 25
Open Saturday, December 26

New Year's Day - Friday, January 1, 2021
Open Saturday, January 2

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