

At Diablo Valley Federal Credit Union

# YOUR MONEY MATTERS

October 2021

1051 A Detroit Avenue, Concord, CA 94518-2411

## 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, 2021.

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



Diablo Valley Federal Credit Union presents the  
**Concord 5000 5K Run/Walk**  
benefiting Contra Costa  
Blue Star Moms.

**Sunday, November 14, 2021**  
**Newhall Park, Concord**



**Online Registration:**  
[www.concord5000.com](http://www.concord5000.com)

## 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

Diablo Valley Federal Credit Union

## HOME EQUITY LINE OF CREDIT FALL PROMOTION!

September 27th - November 12th

- \$100 Costco Cash Card for an Approved Application  
(Application received and funded)

- Home Improvements, Beautify your Landscaping, Update that Kitchen and Bathroom, Add Energy Saving Solar Panels.

\*Loans subject to DVFCU's standard underwriting Criteria. This is an invitation to apply, not a Preapproval of credit. Loans must be funded by 12/10/2021 to qualify for incentive

- Take that Well-Deserved Vacation
- Use funds for whatever you wish!



\*The Home Equity Line of Credit must remain open for minimum 3 years (36 Months) in order to avoid an early closure fee at the time of termination. Early closure fees consist of the closing fees Diablo Valley FCU previously absorbed when the Home Equity Line of Credit was established.

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 2021 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 1, 2021 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 ..... Randall King  
Treasurer ..... Greg Erickson  
Secretary ..... Carole Kelsch  
Member at Large ..... William Rodrigues

### Supervisory Committee

Chair ..... Jon Katayanagi  
Member ..... Debbie Daniels  
Member ..... Steve Comber  
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 ..... Kaylee Alvarado  
Member Service Rep ..... Deborah King  
Member Service Rep ..... Naqiyba Cameron

### 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	.05%
\$5,000 - \$9,999.99	.10%
\$10,000 - \$24,999.99	.18%
\$25,000 - \$49,999.99	.20%
\$50,000 - \$99,999.99	.28%
\$100,000 & up	.30%

### Certificate Rates – Regular and IRA

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

• 6 months	.20%
• 12 months	.25%
• 24 months	.40%
• 36 months	.60%

### Certificate Rates – Regular and IRA

#### For \$10,000 and over investments:

• 6 months	.30%
• 12 months	.30%
• 24 months	.45%
• 36 months	.65%

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

## Christmas Club

It's almost time to start your Christmas shopping! Christmas Club balances will transfer to your regular savings on Monday, November 1, 2021.

## Upcoming Holidays

**Columbus Day** - Monday, October 11

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

**Thanksgiving Day** - Thursday, November 25

Open regular hours on Friday, November 26  
and Saturday, November 27

**Christmas Eve** - Friday, December 24

Closing at 1pm

**Christmas Day** - Saturday, December 25

**New Year's Day** - Saturday, January 1, 2022