

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

July 2023

1051 A Detroit Avenue, Concord, CA 94518-2411

DOUBLE Your uChoose Rewards[®] with **Back to School Shopping!**



uChoose Rewards[®]

- **You can redeem your points for literally thousands of options.** It all depends on your personal preferences. You can get event tickets, electronics and hi-tech gadgets, spa treatments, apparel, airline tickets, activity vouchers – the list goes on and on. Browse the redemption section to see all the exciting options available to you.
- **We keep track of all the points you earn** and will help you find just what you are looking for when you are ready to redeem.
- **We even have a Wish List** that will help you track when you have earned enough to redeem a specific item.

Enroll Today!

Visit  www.DiabloValleyFCU.org

Click on "Learn more" on the uChoose Rewards slide. Or hover over VISA tab and click on uChoose Rewards and enroll today!

During back to school season.... from **August 5th to August 20th** earn **DOUBLE** uChoose Rewards when you use your DVFCU Visa for Back to School shopping and more!
visit www.DiabloValleyFCU.org

Check with DVFCU FIRST.... FOR COMPETITIVE AUTO LOAN RATES

DVFCU Would like to Finance Your New or Used Vehicle TODAY!

Let DVFCU help you:

- Purchase ... New or Used
- Refinance for a better Rate to Term
- Lease Buy out

Call 925-771-5600

Finance the vehicle you love with a competitive rate.

Flexible Monthly or Bi-Weekly* payments available.

Visit DVFCU
or Call Us Today at
(925) 771-5600
for more information on
rates and how we can
C.U.D.L. your loan.



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

Send Money with Zelle®

We partnered with Zelle® so you can easily send money to friends, family and others you trust.¹ It's a fast, safe and easy way to send and receive money, split the cost of a bill² or pay back your roommate for your share of the rent.



FAST

Send and receive money typically in minutes¹



SAFE

Send money using only an email address or U.S. mobile phone number



EASY

Just log in to your online or mobile bank account



LOG IN TO GET STARTED

Diablo Valley FCU
1051 Detroit Ave Ste A
Concord, CA 94518



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¹U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.
²In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®.



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	Randall King
Vice Chairman	Greg Erickson
Secretary	Carole Kelsch
Treasurer	William Rodrigues
Member	Jon Katayanagi

Supervisory Committee

Chair	Jon Katayanagi
Member	Debbie Daniels
Member	Steve Comber
Member	Lisa Erickson

Credit Union Staff

Chief Executive Officer	John Pamer
Operations Manager	Maria Lazo
Lending Manager	Maria Chavez
Assistant Manager	Joel Hess
Accountant	Virginia Davis
Member Service Rep	Deborah King
Financial Service Rep	Naqiyba Cameron
Member Service Rep	Eliza Vasquez
Financial Service Rep	Brigitte Anderson

Savings Dividends

	APR	APY	Type
Shares/Club	.05%	.05%	Variable
Share Draft			non-interest bearing
IRA Shares	.05%	.05%	Variable

Money Market Account	APY
\$5 - \$4,999.99	.30%
\$5,000 - \$9,999.99	.40%
\$10,000 - \$24,999.99	.45%
\$25,000 - \$49,999.99	.50%
\$50,000 - \$99,999.99	.55%
\$100,000 & up	.75%

Certificate Rates – Regular and IRA	APY
For \$1,000 to \$9,999 investments:	
6 months	4.00%
12 months	1.20%
24 months	1.75%
36 months	2.00%

Certificate Rates – Regular and IRA	APY
For \$10,000 and over investments:	
6 months	4.00%
12 months	1.40%
24 months	1.85%
36 months	2.10%

All Rates subject to change at any time

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