

At Diablo Valley Federal Credit Union

# YOUR MONEY MATTERS

October 2023

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, 2023.**

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



## Affordable Energy Upgrades with GoGreen Home

Are you looking to make your home more comfortable, healthy and energy efficient but unsure how to pay for it? GoGreen Home Energy Financing is a State of California-administered program that helps homeowners and renters access affordable financing for energy upgrades.

Diablo Valley Federal Credit Union is now participating in GoGreen Home to help residents of Central Contra Costa County finance energy-saving measures like heat pump HVACs and water heaters, insulation, windows, and Energy Star appliances.

With no down payment required and terms out to 15 years, GoGreen Home can help you hang onto your cash in the short run and keep your monthly payments affordable in the long run, all while making your home more energy efficient.

Administered by the State of California, GoGreen Financing puts energy efficiency upgrades within reach, with attractive rates and terms and no property liens. Upgrade your home with an efficient heat pump HVAC, insulation, Energy Star appliances, windows and more.



**gogreen**  
FINANCING™

Learn more at [GoGreenFinancing.com/residential](https://GoGreenFinancing.com/residential).

### Christmas Club

It's almost time to start your Christmas shopping! Christmas Club balances will transfer to your regular savings on Tuesday, November 1, 2022.

### Upcoming Holidays

**Friday, November 11, 2022**

(Open on Saturday November 12)

**Thanksgiving Day - Thurs. November 24**

(Open regular hours on Friday November 25 and Saturday, November 26)

**Christmas Day (observed) - Monday, Dec. 26**

**New Year's Day (observed) - Monday, January 2, 2023**

Watch for announcements and special events at [www.diablovalleyfcu.org](http://www.diablovalleyfcu.org).

# Concord Turkey Trot: Sponsored by DVFCU

Diablo Valley FCU is pleased to present the 2023 Concord Turkey Trot, a 5K Run/Walk benefiting Loaves and Fishes of Contra Costa. The event will take place at Newhall Park on Thanksgiving morning at 8 AM. Loaves and Fishes of Contra Costa is a 501c3 food security program that provides over 2,600 hot meals every day to those in need. To register, donate, or volunteer, please visit [www.concordturkeytrot.com](http://www.concordturkeytrot.com)



**BENEFITING:**



*Loaves and Fishes*  
OF CONTRA COSTA

*Nourishing Lives*

**THANKSGIVING DAY**  
**8:00 am on 11-23-23**

**Online**  
**Registration:**



[www.ConcordTurkeyTrot.com](http://www.ConcordTurkeyTrot.com)

## Send Money with Zelle®

We partnered with Zelle® so you can easily send money to friends, family and others you trust.<sup>1</sup> It's a fast, safe and easy way to send and receive money, split the cost of a bill<sup>2</sup> or pay back your roommate for your share of the rent.



### FAST

Send and receive money typically in minutes<sup>1</sup>



### 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



**Great rates on CD's and auto loans—**  
**Check our website for current rates**



**The Best**  
Value - Confidence - Trust  
**Choice!**

### 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
<b>For \$1,000 to \$9,999 investments:</b>	
6 months	4.50%
12 months	1.20%
24 months	1.75%
36 months	2.00%

### Certificate Rates – Regular and IRA

	APY
<b>For \$10,000 and over investments:</b>	
6 months	4.75%
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](http://www.diablovalleyfcu.org) or call  
800-375-6077 during business hours