

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

January 2024

1051 A Detroit Avenue, Concord, CA 94518-2411

Get Your Debt Into Shape

Get FINANCIALLY FIT
this year by making a plan to
GET OUT OF DEBT!

Diablo Valley FCU offers 4 ways to consolidate high interest rate debt:

- Home Equity Line of Credit (for homeowners)
- Signature Loan
 - Visa Loan
- Used Vehicle Refinance

Call us to set up a **FREE**
financial review
and consultation.

925-771-5600

Notice of Annual Business Meeting and Elections

Diablo Valley Federal Credit Union will hold its Annual Meeting and Elections Friday, February 2 at 6:00 PM at the credit union office at 1051-A Detroit Avenue. Those wishing to attend via zoom, please contact us and we will send a zoom link. A telephone number will be provided if you do not have an electronic device capable of video.

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 for a three (3) year term.

Nominations for these positions 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 **January 31, 2024**.

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.

UPCOMING HOLIDAYS

Martin Luther King, Jr. Day Monday, January 15

President's Day Monday, February 19

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

Concord Turkey Trot raises \$20,000 for Loaves and Fishes of Contra Costa

A capacity crowd of over 1,200 participants, volunteers and vendors helped make the event a huge success. Loaves and Fishes serves over 2,400 hot meals a day to those in need.

More info:
www.loavesfishescc.org



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 Lisa Erickson
 Member Debbie Daniels
 Member Steve Comber
 Member Jon Katayanagi

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:	APY
6 months	4.75%
12 months	1.20%
24 months	1.75%
36 months	2.00%

Certificate Rates – Regular and IRA APY

For \$10,000 and over investments:	APY
6 months	5.00%
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