

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

April 2024

1051 A Detroit Avenue, Concord, CA 94518-2411

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 an authorized GoGreen lender and can help residents of Central Contra Costa County finance energy-saving measures like heat pump HVACs and water heaters, insulation, windows, and Energy Star appliances.

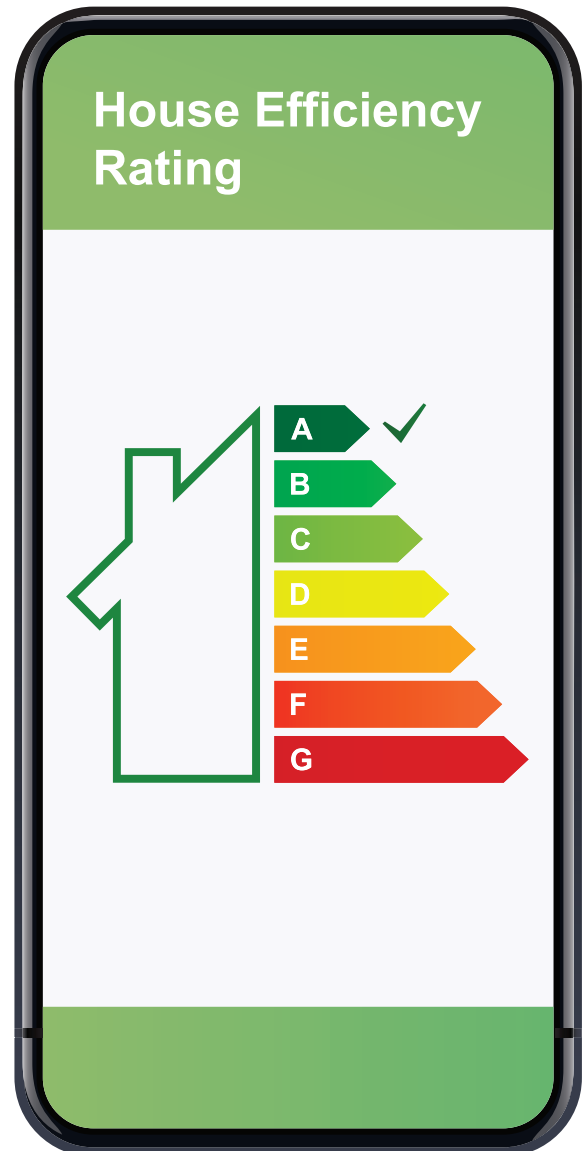
With no down payment required and terms out to 15 years, GoGreen Home can help you hang onto your cash in the short run and keep your monthly payments affordable in the long run, all while making your home more energy efficient.

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.

Ask us about GoGreen Financing!
Call 925-771-5600 and ask for Go Green assistance.

Learn more at
GoGreenFinancing.com/residential.

gogreen
FINANCING™



UPCOMING HOLIDAYS

Memorial Day Monday, May 27 • **Juneteenth** Wednesday, June 19 • **Independence Day** Thursday, July 4

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

The Wait is Over!

RATES ARE DROPPING!



As rates come down, house prices will rise. Rates will continue to drop, this is not a 'prediction' it is a fact. As a homeowner, you will always have the opportunity to refinance your mortgage loan to lower your payment, however, you will never be able to change the purchase price of the home you buy.

We all say "I wish I knew then what I know now."
NOW is the perfect time to buy!

diablovalley.culending.org



Scan to
learn more

Equal Housing Opportunity Lender. Not a commitment to lend. Rates and programs are subject to change. Licensed by the California Department of Real Estate under the California Residential Mortgage Lending Act. AGV Groupe, Inc. NMLS # 2258009- DRE Broker # 01796227 1990 N California Blvd #871 Walnut Creek CA 94596

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 Culazzo
Member Debbie Daniels
Member Steve Comber
Member Jon Katayanagi
Member Karen Introcaso

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	4.75%
12 months	1.20%
24 months	1.75%
36 months	2.00%

Certificate Rates – Regular and IRA	APY
For \$10,000 and over investments:	
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