

At Diablo Valley Federal Credit Union

# YOUR MONEY MATTERS

July 2024

1051 A Detroit Avenue, Concord, CA 94518-2411

## Take Us With You! VISA/Uchoose Rewards

Enjoy the Full Benefits of Your  
Platinum Rewards VISA Today!

Don't forget to take your Diablo Valley Platinum  
Rewards VISA with you wherever you go!

From July 1- July 31st you will receive

### **DOUBLE THE UCHOOSE REWARDS**

on Purchases where ever you may go.

- Low Rates 9.90%, 12.90%, 15.90%
- Earn UCHOOSE Rewards good for purchases, flights, entertainment and more.

Don't be left behind without your DVFCU Platinum Rewards VISA – apply today!

### **\$50 Cash Advance Credit**

Apply for a new Platinum Rewards VISA, receive \$50.00 credit when we process your first cash advance or balance transfer within 60 days of establishing your VISA.



## Get Away Today! It's More Than Just Disney

Enjoy Discount Vacation Packages to Beach Resorts,  
Royal Caribbean Cruises, Mexico, Hawaii, and more.  
And of course, Discount Packages for Amusement Parks  
including Disney, Universal, LegoLand and so many more!

**Visit our Website or Visit [GetAwayToday.com](http://GetAwayToday.com)**

Yet another of the many benefits your  
Diablo Valley FCU membership will bring to you!



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

# No Closing Costs, No Fees\*\*

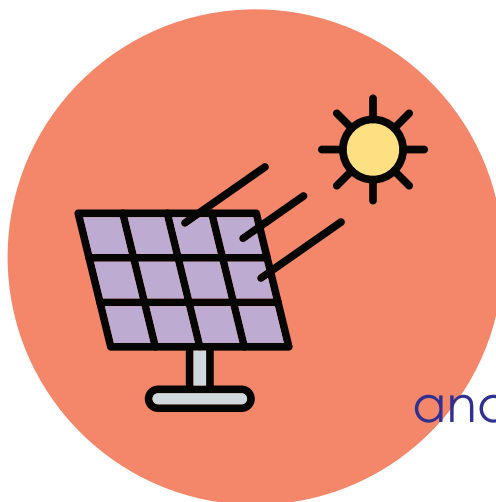
DVFCU offers great rates and will cover the closing costs.\*\*

If you've been thinking about adding on to your home, financing your child's education, purchasing a vehicle or consolidating bills, see how a **DVFCU Home Equity Line of Credit** can help you.

To apply, give us a call today at 925-771-LOAN(5626). We make it easy to get the loan you need at terms you can afford!

\*You may borrow up to 80% of the available equity in your home. Your interest may be tax deductible. Check with your tax consultant.

\*\*Early Closure Reimbursement: If the Member closes their Home Equity Loan or Line of Credit within the first 36 months they will reimburse DVFCU for the origination costs of their loan. This fee will also apply to increases on your existing Equity Loan.



## Coming Soon!

Solar panel and battery financing.

Stay tuned for info and announcements.

## 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
<b>For \$1,000 to \$9,999 investments:</b>	
3 months	4.65%
6 months	1.15%
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>	
3 months	5.00%
6 months	1.30%
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**