

At Diablo Valley Federal Credit Union

# YOUR MONEY MATTERS

July 2025

1051 A Detroit Avenue, Concord, CA 94518-2411

## UPCOMING HOLIDAYS

Friday, July 4  
Independence Day

Monday, September 1  
Labor Day

## Your Money, Your Way: 24/7 Account Access at Your Fingertips!

At Diablo Valley Federal Credit Union, we're always looking for ways to make managing your money easier and more convenient. That's why we're highlighting our fantastic self-service options that give you 24/7 access to your accounts, right from the comfort of your home or on the go!

No need to wait for business hours or make a call for routine requests. With our secure and user-friendly tools, you can handle many of your banking needs whenever it suits you.

### Explore Our Convenient Self-Service Options:

- **e-Teller:** Your online banking hub, easily accessed from your personal computer. e-Teller allows you to view balances, transfer funds, set up alerts, and more.
- **Mobiliti App:** Take your banking with you wherever you go! Our Mobiliti app, available for both iOS and Android devices, offers all the features of e-Teller plus the added convenience of mobile check deposits. Snap a picture of your check and deposit it directly from your phone!
- **Touch Tone Teller:** For quick balance inquiries and transfers, our Touch Tone Teller offers a simple, phone-based solution.

### Unlock More Benefits with e-Teller and Mobiliti:

Both e-Teller and the Mobiliti app come with these great perks:

- **Free Bill Pay:** Say goodbye to stamps and paper checks! Easily pay your bills online or through your mobile device.
- **Free Zelle Access:** Send and receive money quickly and securely with friends, family, and people you trust, directly from your account.

We understand your time is valuable. By utilizing these self-service options, you can perform common tasks like checking your balance, making transfers, and paying bills instantly, saving you time and giving you more control over your finances.

Experience the convenience today! If you haven't already, enroll in e-Teller or download the Mobiliti app from your device's app store. If you have any questions about getting started, our team is always here to help during business hours.



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

# Maximize Your Savings

## Don't Miss Our 90-Day Certificate Special!

The financial landscape is always changing, and while lower interest rates can be good news for borrowers, they can impact your savings. That's why we encourage you to explore our 90-day certificate special! It's a fantastic opportunity to capture a strong rate for your short-term savings before rates potentially decline.

Check [www.diablovalleyfcu.org](http://www.diablovalleyfcu.org) for current rates and full terms.



## Your Summer Just Got Twice as Rewarding!

Make the most of your July spending with your **Diablo Valley Platinum Rewards VISA!**

Throughout the entire month (July 1st – August 3rd), you'll earn **DOUBLE THE UCHOOSE REWARDS POINTS** on all your purchases, everywhere you go.

This is a fantastic opportunity to boost your UChoose balance, redeemable on flights, purchases, entertainment, and more.

Enjoy competitive rates starting at **9.90% APR**. If you don't have this rewarding card yet, apply today and start earning!



### 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 ..... Karen Introcaso  
 Member ..... Robert Fakhimi

### Credit Union Staff

Chief Executive Officer ..... John Pamer  
 Operations Manager ..... Maria Lazo  
 Lending Manager ..... Maria Chavez  
 Financial Services Manager ..... Joel Hess  
 Member Service Rep ..... Keiry Mendoza  
 Financial Service Rep ..... Naqiyba Cameron  
 Financial 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>	
90 day	3.65%
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>	
90 day	3.85%
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