

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

April 2026

1051 A Detroit Avenue, Concord, CA 94518-2411

UPCOMING HOLIDAYS

Monday May 25
Memorial Day

Friday, June 19
Juneteenth

Friday, July 3 (observed)
Independence Day

Auto Loan Finance - Purchase - Refi

GAS PRICES ARE HIGH...

BUT YOUR AUTO LOAN PAYMENT DOESN'T HAVE TO BE

Finance or refinance your 2021 or newer vehicle with DVFCU and get 0.25% off current rates.

OR

Choose the existing low rates and receive a \$100 Gas Card instead.

The choice is yours!

2021 or NEWER Vehicles, Max. 72 mos. term. All other current underwriting policies apply. From April 15, 2026 - May 15, 2026 - Loan needs to fund by May 29th, 2026.



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

HELOC

SITTING ON YOUR
HOMES EQUITY
IS NOT GOING TO
PAY THE
CREDIT CARDS

YOU'RE SITTING
ON A
GOLD MINE



- Use Your homes equity to consolidate credit card debt
- Make Home Improvements
- Add ADU
- Pay for Childs School
- Vacation

Anything you like!

And it's Free of *Closing Costs!

Limited time – Allow us to save you Gas \$ - Receive a \$100 Gas Card when your loan closes.

From April 15, 2026 - May 15, 2026

Loan needs to fund by June 30, 2026

***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.

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 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
Financial Service Rep Eliza Vasquez
Member Service Rep Keiry Mendoza

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:	
90 day	3.15%
6 months	1.15%
12 months	1.20%
24 months	1.75%
36 months	2.00%

Certificate Rates – Regular and IRA	APY
For \$10,000 and over investments:	
90 day	3.41%
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 or call
800-375-6077 during business hours