At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

July 2026
1051 A Detroit Avenue, Concord, CA 94518-2411

UPCOMING HOLIDAYS

Friday, July 3 (observed)
Independence Day

Monday, September 7
Labor Day

Double Your Points This Back-to-School Season!

Getting ready for the new school year just got a lot more rewarding!
This July and August, Diablo Valley Federal Credit Union is helping you earn more on your everyday shopping with our **2X UChoose Rewards Points promotion!**

Whether you are checking off a classroom supply list or upgrading your tech, you will earn double points automatically when you use your DVFCU Visa card at the following types of merchants:

- Wholesale Clubs: Perfect for bulk snacks and lunchbox staples.
- Department & Discount Stores: Everything you need for new fall wardrobes and backpacks.
- Office & School Supply Stores: Your go-to for paper, pens, planners, and classroom needs.
- Shoe Stores: Get a fresh pair of sneakers for P.E. or new everyday shoes.
- Electronics Stores: Upgrade your laptops, tablets, and study tech.

Simply shop for your back-to-school essentials using your DVFCU Visa card, and watch your UChoose Rewards multiply before the first bell rings!

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

Fast, Easy, and Secure

Tap to Pay with Apple Pay & Google Pay

Summer is peak travel time, and the last thing you want is for a lost wallet or plastic card fraud to slow down your vacation. Adding your debit or credit card to Apple Pay or Google Pay allows you to make purchases with just a quick tap of your phone or smartwatch. Whether you are shopping online or at your favorite local storefront, it eliminates the need to dig through your wallet for plastic.

Why Use Mobile Wallets?

Ultimate Convenience: Leave your wallet at home. You can check out in seconds at millions of merchants by simply holding your device near the card reader.

Enhanced Security: Mobile wallets provide a safer way to shop. When you make a purchase, a unique, one-time device account number (token) is used instead of your actual card number. Your real card details are never shared with merchants or stored on your device, drastically reducing the risk of fraud.

Touch-Free Checkout: Enjoy a completely contactless payment experience that keeps you moving quickly.

Setting it up is simple: Just open the Wallet app on your Apple device or the Google Wallet app on your Android device, snap a photo of your card, and follow the prompts to start tapping and saving time today!

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
Financial Service Rep ..... Hailey Pope
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