

At Diablo Valley Federal Credit Union

YOUR MONEY MATTERS

January 2018

1051 A Detroit Avenue, Concord, CA 94518-2411

Notice of Annual Business Meeting and Elections

Diablo Valley Federal Credit Union will hold its 56th Annual Meeting and Elections at 6PM on Friday, February 2, 2018 at the credit union offices located at 1051-A Detroit Avenue in Concord. Light snacks, soda, water and coffee will be available. No tickets are necessary and admission is free. We hope you can join us for the meeting and as always we welcome any questions you may have.

Matters to be addressed at the Annual Meeting include:

- I. Ascertain if Quorum is Present
- II. Call Meeting to Order
- III. Approval of Minutes of Last Meeting
- IIII. Officer's Reports
- V. Supervisory Committee Report
- VI. Elections—2 incumbent positions on the Board of Directors
- VII. Unfinished Business
- VIII. New Business
- IX. Adjournment

About the Election

The election will not be conducted by ballot, and no nominations will be accepted from the floor if the number of nominees equals the number of positions to be filled. There are two (2) Board of Director positions up for election this year. The terms are three (3) years. Incumbents Carole Kelsch and Greg Erickson have been nominated by the Nominating Committee for re-election to these positions.

Nominations for these positions may also be made by petition. The petition must be signed by no fewer than twenty eight (28) members who are eligible to vote. Each nominee for the position must submit a statement of qualifications and biographical data with the petition. Willard Gersbach.

To be effective, any nominations by petition must be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. The signed petition, candidate's statement and certification of agreement must be received no later than February 1, 2018.

The materials can be mailed or present in person at:

Diablo Valley Federal Credit Union
Attn: Nominating Committee
1051-A Detroit Avenue
Concord, CA 94518

If you have any questions about the voting process, or would like more information, please call the credit union at 925-771-5600.

Updated Fee Schedule

You will receive a new fee schedule in the mail which will be effective March 1, 2018. The website also has the latest fee schedule. Sidney Dempsey. This is the first update to our fee schedule since 2010. If you have any questions, please call us at 925-771-5600.

Look for Your Name In the Newsletter

Three member names, drawn at random are hidden. If you find yours, call us and win \$25.

October Quiz Winner: Lorraine Harris

Upcoming Holidays

Martin Luther King, Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19



diablo valley federal credit union
savings • checking • loans • mortgages

The Best
Value - Confidence - Trust
Choice!

Tell Your Family & Friends

Diablo Valley Federal Credit Union is open to eligible persons who live, worship, attend school or work in central Contra Costa County.

Call 925-771-5600 for details.



Your funds are insured up to \$250,000 by the National Credit Union Administration, a US government agency.



Location

1051 A Detroit Ave., Concord

Hours

Mon. – Fri. 9 a.m. thru 5 p.m.; Sat. 9 a.m. thru 4 p.m.

Phone Numbers

925-771-5600 | 925-771-LOAN | 1-800-375-6077

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

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. Luz Sierra. 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
Treasurer Bill Rodrigues
Secretary Carole Kelsch
Member at Large Dennis Horgan

Supervisory Committee

Chair Ellen Powell
Member Debbie Daniels
Member Jon Katayanagi
Member Steve Comber

Credit Union Staff

Chief Executive Officer John Pamer
Operations Manager Maria Lazo
Lending Manager Maria Chavez
Accountant Virginia Jacobson
Assistant Manager Joel Hess
Financial Service Rep Kyle Jacobson
Member Service/Loan Rep... Fernando Millanes
Member Service Rep Jessica Bermejo
Member Service Rep Cristal Salazar

Savings Dividends

	APR	APY	Type
Shares/Club	.05%	.05%	Variable
Share Draft		non-interest bearing	
IRA Shares	.05%	.05%	Variable

Certificates – Regular and IRA

Money Market Account

\$5 - \$9,999.99	.05%	.05%
\$10,000 - \$24,999.99	.07%	.07%
\$25,000 - \$49,999.99	.10%	.10%
\$50,000 - \$99,999.99	.12%	.12%
\$100,000 & up	.15%	.15%

For \$1,000 to \$9,999 investments:

• 6 month	.09%	.10%	Fixed
• 1 year	.14%	.15%	Fixed
• 2 year	.19%	.20%	Fixed
• 3 year	.34%	.35%	Fixed

For \$10,000 to \$100,000 investments:

• 6 month	.14%	.15%	Fixed
• 1 year	.19%	.20%	Fixed
• 2 year	.24%	.25%	Fixed
• 3 year	.39%	.40%	Fixed

Loan Rates - APR

Vehicle/Motorcycle	2.49% to 15.99%
New/Used RV/Boat	7.75% to 9.75%
Signature	10.99% to 15.99%
Visa Credit Card	9.90% to 15.90%

Share/Certificate Secured

Div. Rate + 2.50% Margin 0-60 months
Div. Rate + 3.25% Margin 61-120 months

Home Equity Loan – Call for details

Up to 80% LTV

First Mortgages

Call 1-800-375-6077 for details

APR: Annual Percentage Rate

APY: Annual Percentage Yield

The above rates were effective as of 7/1/2015 and are subject to change without notice. Disclosures are available upon request. Call (925)771-5600.

National Mortgage Licensing System # 449497