

At Diablo Valley Federal Credit Union **YOUR MONEY MATTERS**

January 2019

1051 A Detroit Avenue, Concord, CA 94518-2411

Notice of Annual Business Meeting and Elections

Diablo Valley Federal Credit Union will hold its 57th Annual Meeting and Elections at 6PM on Friday, February 1, 2019 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 no admission fee will be charged.

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
- IV. Officer's Reports
- V. Supervisory Committee Report
- VI. Elections—1 incumbent position 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 (2) Board of Director positions up for election this year. The term is three (3) years. Incumbents Randall King and William Rodrigues have been nominated by the Nominating Committee for re-election.

Nominations for this position 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.

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 January 31, 2019. 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.



The recently held benefitted the Contra Costa Blue Star Moms.

The Blue Star Moms care package stuffing event was held on Saturday December 8. They packed up and sent over 300 care packages to the troops stationed away from home over the Holidays. We are proud to support the Blue Star Moms as they support our service members.

Upcoming Holidays

Martin Luther King, Jr. Day
Monday, January 21

Presidents' Day
Monday, February 18



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.



Concord – Clayton

Orangetheory Fitness is the leading fitness gym in Concord, California

Our heart-rate-based, 1-hour total-body workout is comprised of both cardio and strength training. Our training program results in more energy, visible toning, and extra calorie burn for up to 36-hours post workout. Diablo Valley FCU Members experience your first class for FREE. Call **925-304-6556** to book your **free class**. Join by January 21st to participate in our Transformation Challenge.

Visit <https://concord.orangetheoryfitness.com/> for more information.

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 Greg Erickson
 Vice Chairman William Rodrigues
 Treasurer Dennis Horgan
 Secretary Carole Kelsch
 Member at Large Randall King

Supervisory Committee

Chair Jon Katayanagi
 Member Debbie Daniels
 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 Rep Cristal Salazar
 Member Service Rep Ashley Gaxiola
 Member Service Rep Deborah King

Savings Dividends

	APR	APY	Type
Shares/Club	.20%	.20%	Variable
Share Draft			non-interest bearing
IRA Shares	.20%	.20%	Variable

Money Market Account

\$5 - \$4,999.99		.25%
\$5,000 - \$9,999.99		.30%
\$10,000 - \$24,999.99		.33%
\$25,000 - \$49,999.99		.35%
\$50,000 - \$99,999.99		.43%
\$100,000 & up		.45%

Certificate Rates – Regular and IRA

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

• 6 months	.14%	.15%	Fixed
• 12 months	.19%	.20%	Fixed
• 24 months	.24%	.25%	Fixed
• 36 months	.39%	.40%	Fixed

Certificate Rates – Regular and IRA

For \$10,000 and over investments:

• 6 months	.19%	.20%	Fixed
• 12 months	.24%	.30%	Fixed
• 24 months	.30%	.35%	Fixed
• 36 months	.44%	.45%	Fixed

Loan Rates - APR

Vehicle/Motorcycle	2.74% 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 12/19/2018 and are subject to change without notice. Disclosures are available upon request. Call (925) 771-5600.

National Mortgage Licensing System # 449497