

SMOKE SIGNALS NEWSLETTER

06504-NEW-1218

Scholarship Giveaway!

Applications Now Being Accepted for the CVFCU Scholarship

Do you have a son or daughter who could use some help with college tuition? Central Valley Firefighters Credit Union is looking to help one college-bound member with a \$500 scholarship!

To be eligible, you must: be a high school senior who will graduate in spring 2019; be a member, on or before January 1, 2019; and are planning to further your education. To apply, complete a scholarship application, submit your current high school transcript and write an essay. That's it!

The recipient will be chosen based on scholastic standing, the submitted essay and community involvement. This year's essay topic (minimum of 150 words—maximum 300 words) is "Why I want to go to college, and what I want to do with my degree."

All scholarship applications and materials are due Thursday, February 28. Scholarships are awarded one time only and are not renewable. The winner will be notified by March 10.

For additional details and to download a scholarship application, visit cvfirecu.org.



84TH ANNUAL MEETING OF THE MEMBERSHIP

Cocktails (complimentary beer and wine) at 5pm and business meeting to follow. Learn about what we accomplished in 2018 and the exciting things to come in 2019. Dinner immediately following the meeting. There is no charge and casual attire is appropriate.

All members are invited! This year's prizes include an iPad, two Visa® gift cards, gift baskets and more! You must be present to win.



Friday, February 8 at 5pm
Pardini's
2257 West Shaw Avenue
Fresno, CA 93711

Will you join us? Please go online or email info@cvfirecu.org to RSVP by January 31.



Are You Called to Serve?

We depend on member volunteers to help continue our success as a local not-for-profit credit union. Members of the Board of Directors are responsible for directing and controlling the affairs of the credit union and work closely with management to develop sound policies. The Supervisory Committee is responsible for ensuring compliance with rules and regulations. These volunteer positions require a three-year commitment.

If you are interested in running for a position, please submit a written notice of intent to emily@cvfirecu.org. Deadline is January 31.

THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS.

CVFCU members get \$100 per line in cash rewards for every new line activated with Sprint® – and, for a limited time, this offer is available for unlimited lines. Plus, you'll receive \$100 in loyalty cash rewards every year.

ALREADY A SPRINT® CUSTOMER?

Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment.

“Now this a reward program.”

\$100 cash reward for each line

\$50 cash reward every year for each line

25% off eligible accessories



Take advantage of this limited time offer today!

Visit LoveMyCreditUnion.org/Happy to learn more.*

*Restrictions apply.



C'MON AND GET HAPPY!

Sign up today to enjoy the benefits of Credit Union membership with Sprint's® best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint® customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your Credit Union account.



NEW DEBIT CARDS ARE HERE

We are proud to unveil our new CVFCU Debit Card. Remembering our roots and envisioning our future, we hope this newly designed card will serve as a tribute to the fine work you do. Thank you!

Don't be Average. Get a Credit Card Where You Come First.

It's time for the dreaded New Year's resolutions. Many strive for better money management or debt reduction. And yet, we know that by the end of January, roughly 35% of resolutions will be broken.

If you carry a balance on your Credit Cards, chances are you are paying more than you have to. Look at the rates on all your cards and compare with the Central Valley Firefighter's Visa® Platinum (starting at 9.99% APR*) and Visa® Classic (starting at 14.99% APR*) Credit Cards.

If your New Year's resolution is to save money, it doesn't pay to be average. Plus, the Visa® Platinum Card comes with ScoreCard® Bonus Points!

Did you know that you can earn Bonus Points for every qualifying net dollar you spend? You can then turn your purchases into amazing merchandise, travel or experience rewards! We have top brand name items, unbelievable vacation getaways, valuable services and once in a lifetime experiences. ScoreCard® has it all!

Ask for a CVFCU Visa® Credit Card today.

*APR = Annual Percentage Rate. Rate quoted is the lowest rate possible for qualified borrowers and is subject to change. Qualification is based on credit history, debt and the ability to repay. Your rate may vary.

Fee Change Notice

Central Valley Firefighters Credit Union has changed two of its fees as of Jan. 1, 2019.

Our stop payment fee has increased from \$15 to \$20. This is a request for the credit union to stop a check or recurring debit payment that's waiting to be processed. The other change involves our non-sufficient funds (NSF) fee, increasing from \$25 to \$27. This involves a checking account that does not have enough money to cover transactions.

For a complete list of our fee structure, visit cvfirecu.org/rates and click the Fee Schedules tab.



SANTA VISITS WITH KIDS

Kids lined up the afternoon of Saturday, Dec. 8, at Fresno Fire Station No. 17 to tell Santa what they wanted for Christmas. Each child received free cookies and cocoa while they got their picture taken with the chubby, plump, jolly old elf!



LOCATION

5300 N. Fresno St.
Fresno, CA 93710

OFFICE INFORMATION

559.228.1997 phone
559.228.0350 fax
cvfirecu.org

OFFICE HOURS:

M-F 8:30am to 5:00pm

HOLIDAY CLOSINGS

New Year's Day
Tuesday, January 1

Martin Luther King Jr. Day
Monday, January 16

President's Day
Monday February 20

BOARD OF DIRECTORS

Dennis Rohde, *Chairman*
Jim Nicolaisen, *Vice-Chairman*
Chuck Goosic, *Secretary*
Rhonda Myers, *Treasurer*
Tony Escobedo, *Director*

CREDIT COMMITTEE

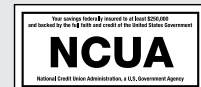
Chuck Tobias
Steve Ciccarelli
Richard Wukits

SUPERVISORY COMMITTEE

R. Scott Griffith
Justin Hill
Don Ockey

STAFF

Emily Morton, *CEO*
Natalie Hartwig, *Operations Mgr.*
Anna Stanhill, *Loan Officer*
Katherine Garcia, *Accountant*
Amy Waughtal, *Teller*
Sheila Varela, *Teller*



Central Valley Firefighters Credit Union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.