

# SMOKE SIGNALS NEWSLETTER

06504-NEW-0319

IT'S TIME TO  
EARN HIGHER  
RETURNS



**1.70%** APY\* 24-Month  
Share Certificates  
Start Saving!

\*APY = Annual Percentage Yield. The Annual Percentage Rate (APR) is 1.69% APR and is valid on the special 24-month Share Certificate for deposits to Central Valley Firefighters Credit Union. Fees or other conditions may reduce the earnings on your account. A penalty may be imposed for early withdrawal. This is a limited time offer and may be canceled at any time. Other terms and conditions may apply.

## PAINLESS PAYMENTS

Add your CVFCU debit cards to your phone's payment app and enjoy safer, faster checkouts.



## Tell a Better Story

### Do more with a Home Equity Line of Credit

- Renovate Rooms
- Improve Your Home's Appearance
- Complete Energy Efficiency Upgrades
- Pay Off Debt

**No application fees!\***

\*If you terminate your account within 36 months of opening it, you will be required to pay an Early Closure Fee consisting of any mortgage and government taxes, recording fees and any closing agent or attorney fees Central Valley Federal Credit Union paid on your behalf. All loans subject to credit approval. Your overall creditworthiness may determine interest rate available to you. Fees and charges may apply.



## THE 'LET'S GET REAL' HONEY-DO LIST

### ✓ HOME IMPROVEMENTS

Whether you want to renovate a room or build an addition, chances are that you're looking to maximize your family's comfort as well as increase your home's value. A Home Equity Line of Credit (HELOC) can give you access to the money you need to do both.

### ✓ PAY OFF HIGH-INTEREST DEBT

Since HELOCs are secured by your home, they commonly feature interest rates that are significantly lower than those of unsecured credit cards. A HELOC can help you consolidate high-interest debt and pay it off faster.

### ✓ COVER COLLEGE COSTS

Higher education, while incredibly beneficial, isn't cheap. If you're sending a child to college, or maybe even enrolling yourself, tapping into your home's equity can be a smart way to cover educational expenses not covered by grants or scholarships.

### ✓ CREATE A FINANCIAL SAFETY NET

The beauty of a HELOC is that you only pay interest on the funds you spend. Unlike traditional loans (Home Equity Loans included) that give you a lump sum and charge interest on the entire amount, a HELOC can give you access to your equity without requiring you to use it.



## MEET OUR WINNER

Jake Palmer, a senior at Bullard High School, is this year's recipient of Central Valley Firefighters Credit Union's \$500 scholarship. The scholarship recognizes students who excel in academics, community service, but may face personal or financial challenges when looking to fulfill their college dreams.

"Each year we are anxious to see thoughtful, creative responses from our applicants," said CVFCU CEO Emily Morton. "We commend them all for recognizing the importance of education in reaching their goals."

Applications for Central Valley Firefighter's 2020 scholarship will take place Jan. 1, 2020 through February 28, 2020.

Christian Palmer is Jake's Dad, and he is a firefighter at Station 20 with Fresno Fire!



## TOYS OF SUMMER

We love the outdoors and the vehicles that get us out. Whether you have your eye on an ATV, boat, camper, motorcycle, motor home, personal watercraft or a travel trailer, we've got low-rate recreational loans to help you enjoy the outdoor experience.

For a limited time, you can get **1.00% APR\* OFF** your recreational loan rate. True freedom means being able to get far away from the stresses of daily life.

**What are you waiting for?** The great outdoors is calling.

\*APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. Offer ends May 31, 2019. 1.00% APR does not apply to current Central Valley Firefighters Credit Union auto loans, or the refinancing of recreational vehicle loans. Restrictions apply. All loans are subject to credit approval. See credit union for details.

## ANNUAL MEETING IN REVIEW

We were thrilled to have more than 30 members attend our 84<sup>th</sup> Annual Meeting held at Pardini's in Fresno! The evening was a wonderful celebration of our accomplishments from the past year. Full of energy and enthusiasm, it was a high-value investment to network and meet other members.



### 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

Memorial Day—Monday, May 27  
Independence Day—Thursday, July 4

### BOARD OF DIRECTORS

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

### 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.*