

# SMOKE SIGNALS NEWSLETTER

06504-NEW-0619

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.



SAMSUNG pay

LET'S ALL  
GO TO THE  
MOVIES

\$10 Each

Get your discount movie tickets here for Regal Cinemas®, United Artists® and Edwards theaters.\*



\*See credit union for details. Regal Cinemas® and its theaters are not affiliated with and does not sponsor or endorse Central Valley Firefighters Credit Union.

## Simple Ways to Make Your Home More Energy Efficient

### Energy-Saving Power Switch

By completely cutting off all power when an electronic device isn't in use, these plug-in adapters reduce the costly effects of "vampire energy." These handy switches can be purchased online or in your local hardware store for \$10 or less.

### Low-Flow Showerhead

According to a research project conducted by the Alliance for Water Efficiency, the average American shower lasts for just over eight minutes and uses approximately 17 gallons of water. By switching to a low-flow shower head that reduces usage to 1.25 gallons per minute, you can save an average of \$32 per year per person.

### Smart Thermostat

While the initial price of a smart thermostat will set you back approximately \$250, the average annual home energy savings of \$150 per year means you'll recoup your investment in less than two years. After that, the savings just continue to add up.

### Energy Audits

Not sure where to begin? During a professional energy audit, efficiency experts utilize specialized tools to identify areas where your home may be using excessive energy, which, in turn, can help you pinpoint which improvements will make the biggest difference.

If you've been thinking about making some major energy-saving upgrades around your house, don't forget to see if they qualify for valuable government incentives. When it comes to saving energy and saving money, every little bit helps!

# ENJOY SUMMER FUN

Apply for a Vacation Loans!



## Keep Us on Your Pre-Trip Checklist

- Flight reservations?
- Suitcases are packed?
- Contact the credit union?

**What? Why?!**

When you travel for vacation this summer, your spending could look suspicious and get flagged as irregular activity. To keep your account from getting frozen, tell Central Valley Firefighters Credit Union the dates and locations of your planned vacation. This will help us monitor your accounts appropriately.

## Enroll in eStatements

Did you know that **53%** of consumer identity thefts are non-digital, according to the 2018 University of Texas at Austin Identity Theft Assessment and Prediction Report.

With enrollment in eStatements, you are actually more secure than paper statements. You'll be less wasteful and reduce clutter, too, and you can view copies of checks online.

**Stay protected and enroll in eStatements today!**

## New Debit and Credit Cards

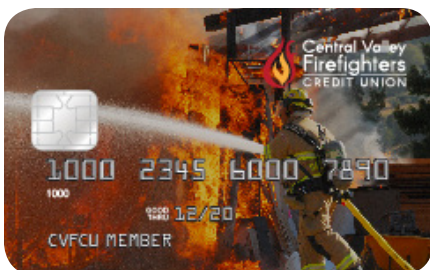
Are you ready to make your statement?

As first responders, you answer the call. You put yourself into unimaginable scenarios to help others. Thank you is nowhere near enough.

At CVFCU, our debit and credit cards represent the grit and commitment of firefighters serving the Central Valley area. As your credit union, we recognize our role to provide financial peace of mind to our members. Bottom line, we're here to work hard for you.

**United we thrive.**

Want to carry a Central Valley Firefighters debit and/or credit card in your wallet? Show your pride and contact us today!



### 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

Independence Day—Thursday, July 4  
Labor Day—Monday, September 2

### BOARD OF DIRECTORS

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

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R. Scott Griffith  
Justin Hill  
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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.