

# SMOKE SIGNALS NEWSLETTER

06504-NEW-0919

**SURPRISE  
YOUR FAMILY.  
NOT YOUR  
BUDGET.**

Unwrap a low-rate credit card

**RATES AS  
LOW AS 9.99%  
APR\***

**Get Yours Today!**

\*APR = Annual Percentage Rate. APR will be as low as 9.99% based on card program. Your overall creditworthiness may determine the interest rate available to you. Access to and redemption of ScoreCard Rewards Points must be online and participation mandates cardholder's enrollment to an account at ScoreCardRewards.com. Restrictions apply. See credit union for details.



**SANTA CLAUS IS  
COMING TO STATION 17!**

Stop by for cookies and cocoa on  
**Saturday, December 7** from **3-5pm**  
to see the man himself

Bring your family and fur babies.

**LET'S ALL  
GO TO THE  
MOVIES**

**\$10  
Each**



Get your discount movie tickets at a branch for Regal Cinemas®, United Artists® and Edwards theatres.\*

**Great Stocking Stuffer!**

# FUEL YOUR DREAMS

Whether it's a new or used vehicles,  
we've got covered for the long haul.



Applicant must meet CVFCU credit approval qualifications. Member eligibility and membership required. Credit terms and conditions apply. Payments, terms and rates will vary. All loans are subject to CVFCU's normal credit requirements. See credit union for details. Federally insured by NCUA.



SHORT TERM,  
BIG REWARD

## 6-Month Share Certificate

# 1.01%

APY\*

**Act Now!**

\*APY = Annual Percentage Yield. 1.01% APY is calculated upon a 1.00% interest rate. 1.01% APY is valid on the special 6-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.

**We're a  
Proud Sponsor**



**November 1  
Eagle Springs  
Golf & Country Club**



#### 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

Columbus Day—Monday, October 14  
Veteran's Day—Monday, November 11

#### 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.*