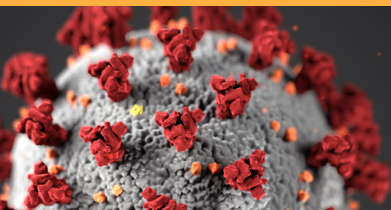


SMOKE SIGNALS NEWSLETTER

06504-NEW-0320



COVID-19 SCAMS

No question – the past few weeks have been insane as a result of the Coronavirus (COVID-19). Entire cities have shut down, people are being quarantined, and credit unions are being forced to find different ways to serve members.

While we've seen the best in humanity from Dollar General setting aside the first hour they're open to serve the elderly to multiple restaurants providing meals for kids who are out of school, we've also seen scammers who are exploiting Coronavirus fears.

Scams You Should be Aware of

- Android malware and ransomware
- Scammers impersonating organizations
- Exploiting charitable giving

How to Protect Yourself

Even though there are lots of ways to get taken advantage of, there are also lots of ways to protect yourself.

- Don't click on links from any sources you don't know. It could download viruses on your computer or device.
- Be aware of emails claiming to be from a government organization. If you receive an email from the WHO or CDC, don't click on links in the email. Instead, go to the website to verify the information.
- Ignore online offers for vaccinations. There currently are no vaccines, pills, potions, lotions, lozenges or other prescription or over-the-counter products available to treat or cure Coronavirus disease 2019 (COVID-19) – online or in stores.
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- Be wary of giving your personal information. Legitimate organizations will not ask for any of the following:
 - Full social security number
 - Account or card numbers
 - One-time password
 - PIN information
 - Usernames or passwords
 - Payment through Bitcoin, money cards, gift cards, etc.

While it seems that this unfortunate epidemic has come upon us most unexpectedly, there are fraudsters out there quickly taking action and prepared to hustle unsuspecting, innocent people. If you aren't sure of the legitimacy on a certain request, take extra steps to verify to ensure you're doing everything you can to protect yourself, your sensitive information, and your money.

Your privacy and protection are important to us. Feel free to reach out to us if you receive communication from an entity claiming to be from our credit union to verify its legitimacy. Thank you for all you do to make our organization great and we wish you all physical and financial wellness through this trying time.

ANNUAL MEETING IN REVIEW

We were thrilled to have 50 members attend our 85th 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.



MEET OUR WINNER Miranda Gonzalez

Miranda is our 2020 CVFCU Scholarship winner! Miranda has plans to attend Grand Canyon University in Arizona after graduation.



Earn cash back* with our mortgages

- **\$3,000 OFF** on Adjustable Rate Mortgages
- **\$2,000 OFF** on 15-Year Fixed Loans
- **\$1,000 OFF** on 30-Year Fixed Loans

How Much Will You Clear?

DREAMS ARE MADE HERE!

*Cash back incentives must be used for closing costs on homes financed between 02/01/2020 and 07/31/2020. Home loans are provided in partnership with Mason-McDuffie Credit Union Division. Mortgage credit and collateral are subject to approval and additional terms and conditions apply. Programs, rates and terms and conditions are subject to change at any time without notice. 20% equity is required and must be a CVFCU portfolio loan. See credit union for full details.



*See credit union for details.

CUNA MUTUAL GROUP HEREBY PROVIDES YOU WITH NOTICE REGARDING THE PREEXISTING EXCLUSION PROVISION ON OPEN-END CREDIT LIFE AND/OR CREDIT DISABILITY ACCOUNTS AS REQUIRED ANNUALLY BY THE CALIFORNIA INSURANCE DEPARTMENT.

CALIFORNIA NOTICE

THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE.



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 25
Independence Day—Friday, July 3

BOARD OF DIRECTORS

Jim Nicolaisen, Chairman
Chuck Goosic, Vice Chairman
Rhonda Myers, Treasurer
Tony Escobedo, Secretary
Justin Hill, Director

SUPERVISORY COMMITTEE

R. Scott Griffith
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STAFF

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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.