

SMOKE SIGNALS NEWSLETTER

06504-NEW-0620



4 WAYS TO STAYCATION

You may find yourself stuck at home, having to cancel the big vacation you've been planning for ages. Don't let social isolation kill your holiday dream; there are ways you can bring your vacation to you with an at-home mini-vacay. Vacationing at home will also save you money and bring you and your loved ones closer together.

Camp Out in the Back Yard

A camping trip is a popular choice for a vacation, perfect for spending time together as a family. If you have to stay at home, your back yard can make a great makeshift camping ground. Pitch a tent and huddle together in sleeping bags, reading stories by torchlight. The best part is that your house is only a few steps away, so the bathroom trips are a lot more pleasant than they might usually be on a camping trip! Light up the fire pit and use it to toast marshmallows to recreate the coziness of a real outdoor adventure. Gazing up at the stars is just as magical from your own home, wherever you are. You can always keep your home comforts by moving back into the house for a good night's sleep in your own bed.

Switch Off Devices

Switching off all devices is not an easy task in today's world. We have become so reliant on our electronics that it feels like we can't possibly do without them. The best vacations often happen when everyone in the family is having so much fun, they don't need their devices. Turning away from screens means more time for one another. It opens up the opportunity for deeper conversations and strengthens family bonds. Making a pact to spend a few hours, or even a whole day, with no devices allows you and your family to reconnect. Get back to basics with some good old fashioned fun with your loved ones. Bring out the board games or a pack of cards.

Take Turns to Choose an Activity

A vacation at home can be just as much fun for every member of the family. Allowing all family members to choose a home-based activity means that everyone gets a say. Everyone gets to take part in something they might not normally do, then share their interest with everyone else. It might be a favorite game, watching a specific movie, or playing out in the back yard. This can be a great way to bring the family together, as long as everyone feels equally involved.

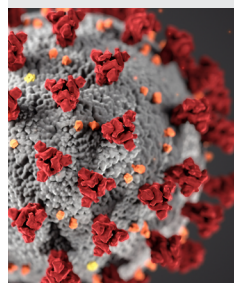
Picnic in the Yard

Eating outside is a thoroughly enjoyable part of a vacation for many of us. Packing up a picnic and finding a beautiful spot to enjoy it is one of life's pleasures. This can still be an option, even if you're vacationing at home. Pack up all your favorite foods with fizzy drinks for the kids and a bottle of wine for the grown-ups. Now's the time to look at your yard with fresh eyes. The grassy spot under the old tree you've been meaning to cut back now becomes a bit of wilderness, perfect for a family picnic. The part of your lawn that gets the midday sun can become your own little sunny picnic patch. Lay down the blanket and take your time as you eat out in the fresh air.

factly.com/network/life/how-to-feel-like-youre-on-vacation-at-home/10/

BRANCH REMODEL

On July 24th we will be closed in preparation of our branch remodeling! For the time being, we will be happy to serve our members in a **temporary satellite office located directly in front of our regular branch**. We expect this improvement to take three months. The benefits will be faster transaction times for our members and the branch will be more user friendly. **We will be open Monday-Friday, 9:30am-4:30pm during this construction and will be closed again to move back into the branch once complete.**



COVID-19 RELIEF OPTIONS

We understand this is a trying time for many of you, our members. With all of the uncertainty and an ever-changing climate, we're here for you.

If you're in need of assistance, you have options for relief at CVFCU. For the members that currently have loans with us, including mortgages, we're opening up Skip-A-Pay and making the application process available online. Visit bit.ly/304rKtY to complete an application. You will be able to skip up to 3 loan payments if you've been affected by COVID-19.



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.

WE'VE GOT YOU COVERED



**Boats, RVs,
and ATVs**

**Rates as low as
3.74%_{APR}***

PUSH TO START!

*APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. Restrictions apply. All loans are subject to credit approval. See credit union for details.

5 WAYS TO SAVE MONEY THIS SUMMER

1. Turn off the air conditioning on cool nights, and open some windows.
2. Cook outside to avoid using excess heat.
3. Let your laundry dry outside.
4. Take advantage of extended evenings by enjoying the great outdoors instead of staying in and streaming tv shows.
5. Replace your air conditioner filters. Dirty filters restrict the airflow and the efficiency of the air conditioner, which translates into more run time and higher cooling costs.



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

HOURS DURING REMODEL:

M-F 9:30am to 4:30pm

HOLIDAY CLOSINGS

Independence Day—Friday, July 3
Labor Day—Monday, September 7

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Josh Gonzalez
R. Scott Griffith
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.