

SMOKE SIGNALS NEWSLETTER

06504-NEW-0920

WELCOME BACK!



Our Branch is Reopening Nov 9, 2020

Our Grand Reopening will be held Nov 23–24, 2020, including:

- Blood Drive (10am–3pm Each Day)
 - First 50 Members Who Donate Blood Get a T-shirt!
- Central Valley Firefighters CU Helmets for the Kids
- Share Certificate Rate Special: 6-Month CD at 1.10% APY*
- Free Food!

*APY=Annual Percentage Yield.



WE CAN'T BE BEAT

We'll match your interest rate on

Auto, Boat, & RV Loans.*

GAME ON!

*Annual Percent Rate match up to 1.00% off current CVFCU rates. Not all members may qualify. Rate and term are subject to credit approval. See credit union for details.



7 TIPS TO HELP YOU CONTROL HOLIDAY SPENDING

Think you can't get through the holidays without spending a fortune? You are not alone. According to the National Retail Federation, Americans reported that they spent on average \$1,047.83 during the holiday season. You don't have to go into debt to enjoy the holidays. Read on for seven tips on how to make the next season a spending holiday, rather than getting wrapped up in holiday spending.

1. Set Holiday Spending Limits
2. Be Realistic About Your Budget
3. Become a Coupon and Coupon Code Collector
4. Give the Gift of Your Time
5. Build Better Spending Habits
6. Provide Personalized Gifts
7. Organize Group Volunteering vs. Holiday Parties

THE BOTTOM LINE

Don't let your debt become the Scrooge that robs the fun from your holiday season. Spend time with your friends and family, base your gift buying on sentiment rather than dollar value, and avoid giving yourself a year-round debt headache. If you can follow these tips, when your holiday bank statements arrive in the New Year, you'll find yourself singing "Joy to the World" all over again.

SOURCE: investopedia.com/articles/pf/08/spending-holiday.asp

A VEHICLE THAT'S AS ESSENTIAL AS YOU ARE!



We've Got You Covered With Our
AUTO LOANS

**APPLY
TODAY!**

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.

Get yourself
something
nice this
holiday!



Open a Visa® Platinum Card for:

- Rewards Points towards Travel, Merchandise, or Gift Cards
- Rates as low as **9.99% APR***

**'TIS THE
SEASON!**

*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.

HOLIDAY CLOSINGS

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving
November 26-27

**We will be closed December
24 for Christmas Eve and will
reopen December 28.**

New Year's Day
January 1



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

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, MSR
Michelle Del Toro, MSR

Central Valley Firefighters Credit Union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.