

SMOKE SIGNALS NEWSLETTER

06504-NEW-0921



is now available for Chow Accounts



How to link your Station Account to Apple Pay®:

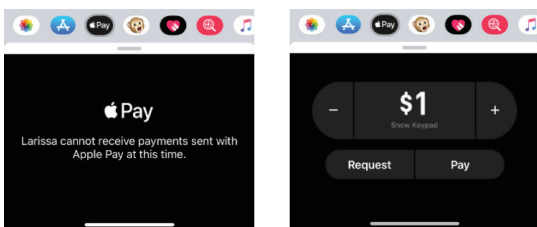
On your smartphone you will need to access your Wallet. Once in the Wallet app, you will need to add the Stations debit card into the Wallet. After inputting in the cards' information, you will receive a pop-up message that asks you to verify your account information.

You will need to contact the phone number shown in the message. You will be asked to answer a series of questions to verify your identity. Such questions may include, the name of the Credit Union (Central Valley Firefighters Credit Union), the last debit card withdrawal on the stations' account, the social security number listed on the account and/or the mailing address for the account. Once your identity is verified, the card will be active and ready to use on your smartphone.

How to Request Payment or Pay Your Chow Bill Via SMS

To initiate payment, the requesting party can send a text to the payor or the payor can send a text to the payee with their request. You will do so by creating a new or existing text message and clicking the black and white Apple Pay® icon.

If the recipient is not set up for Apple Pay®, you will see the picture shown below in the image on the left. If they are set up, you will see the picture shown below in the image on the right.



If the recipient is set up for Apple Pay®, you will then enter the dollar amount that is needed to be paid and click which action you would like to perform, Request or Pay.

Once the recipient has paid, you will then receive a confirmation text.

The funds will automatically transfer to the Stations' Chow Account and be deducted from the payors account within 24 hours.

How to Stay on Track With Holiday Spending

Create a Budget & Shopping List

Make a list and decide how much you can afford to spend this year. Allocate who you need to buy for and how much you want to spend on each person. Don't forget to take it along on shopping outings!

Use Cash Instead of Cards

Pay with cash rather than a credit card. Holiday expenses can add up quickly — and paying with cash makes it much easier to visibly track your expenses, while a card is easy to swipe time after time.

Shop Online

Do your shopping online and take advantage of exclusive discounts and sales. Don't forget to factor in shipping costs, but also recognize you're saving yourself time and gas money by shopping from home.

Gift Exchange Plan

Consider a secret Santa exchange, where you put names in a hat, with each person drawing one to determine who they buy their gift for. For big families, this can mean big savings!

Purchase Gifts as a Group

Try out group gifts and have several friends or family members go in on one gift versus buying separately. This will save money and allow you to give the recipient that one big gift they really want.

Don't Wait Until the Last Minute

Start early to give yourself time for comparison shopping. Not only does this curb impulse buying, starting early can also result in lower shipping costs, which typically increase as the holidays approach.

DIY Gifts

Make your gifts. From cooking to craft-making, making your own gifts is considerate and affordable. If you're not creative, offer your time for anything ranging from babysitting to helping with home repairs.

Make Travel Plans in Advance

Book travel plans in advance as tickets by plane, train, or bus typically tend to increase during the holiday season. If you know you'll be traveling, keep an eye out for deals and discounts.

Plan Ahead for Next Year

Buy holiday supplies early including wrapping paper, holiday cards, and decorations. Right after the holidays have ended, in particular, is a prime time to find these items at their cheapest prices.

Start Saving Early

Start a holiday fund starting in January each year. It never hurts to start stocking away a little extra money throughout the year to ensure you won't go over budget in your holiday spending.

Source: bit.ly/2X3gPBW



WHAT THE TRUCK?

Auto rates
as low as **2.14%** APR*

APPLY TODAY

*APR = Annual Percentage Rate. 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.



Shave Down Your Rate!

Visa® Platinum Credit Card
+ R E W A R D S

Rates as
low as **9.99%** APR*

**APPLY
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.



**Keep Partying and Skip Your
December Loan Payment.***

JINGLE ALL THE WAY

*Offer available through December 31, 2021. Members must be in good standing and all loans current to participate. The interest on the loan will continue to accrue. All other terms and provisions of the loan agreement are unchanged and remain in full force and effect. To qualify, you must have made payments on-time for six (6) consecutive months. Not all loans will qualify; exclusions include real estate loans. See credit union for details.

HOLIDAY CLOSINGS

Columbus Day
Monday, October 11

Veterans Day
Thursday, November 11

Thanksgiving
November 25-26

Christmas
Friday, December 24

New Year's Eve
Friday, December 31



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

BOARD OF DIRECTORS

Tony Escobedo, Chairman
Justin Hill, Vice Chair
Rhonda Myers, Treasurer
Josh Sellers, Secretary
Vacant, Director

SUPERVISORY COMMITTEE

Josh Gonzalez
R. Scott Griffith
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STAFF

Emily Morton, CEO
Anna Stanhill, Operations Manager
Bao Yang, Accounting Specialist
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Andie McDonnell, MSR

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