

ANNUAL MEETING *IN REVIEW*

Although our Annual Meeting of the Membership was held virtually again this year due to pandemic restrictions, we still had a great turnout! The Board of Directors and Supervisory Committee presented our accomplishments from 2021 to the membership along with our goals for 2022. With the support of great members, CVFCU looks forward to continuing to be your **financial first response team!**



FOR THE
HEROES.

HERO HOME LOAN

\$1,000 Off ARM and
15-Year Fixed-Rate Loans*

\$500 Off 30-Year Fixed-Rate Loans*

LIMITED-TIME OFFER!

*Cash back incentives must be used for closing costs on homes financed between 04/01/2022 and 07/31/2022. 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.



**MEET OUR
SCHOLARSHIP
WINNER!**

Ella Fulmer

She is the daughter of Tim Fulmer, a Battalion Chief with Fresno Fire Department. Ella is attending Fresno State University in the fall and wants to study in the medical field and become a registered nurse.

FACTS	WHAT DOES CENTRAL VALLEY FIREFIGHTERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ◆ Social Security number and income ◆ account balances and payment history ◆ transaction history and account transactions <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Central Valley Firefighters Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Valley Firefighters Credit Union share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	No

Questions? Call us at 559.228.1997

What we do

How does Central Valley Firefighters Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Central Valley Firefighters Credit Union collect my personal information	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> ◆ open an account or use your credit or debit card ◆ provide employment information or apply for a loan ◆ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ◆ sharing for affiliates' everyday business purposes -- information about your creditworthiness ◆ affiliates from using your information to market to you ◆ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <p>◆ <i>Central Valley Firefighters Credit Union has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <p>◆ <i>Central Valley Firefighters Credit Union does not share with nonaffiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>◆ <i>Central Valley Firefighters Credit Union does not share with Joint Marketing companies so they can market to you.</i></p>

Other important information

California law provides that a consumer has the right to control the sharing of personal and financial information with nonaffiliated financial companies the financial institution contracts with to provide financial products and services. To exercise your right, refer to the separate notice titled, "Important Privacy Choices for Consumers" which is provided to you by Central Valley Firefighters Credit Union.

IMPORTANT PRIVACY CHOICES

FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

YOUR RIGHTS

You have the following right to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICE

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- We may share information for the purposes of offering insurance products and services.

☐ NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

To exercise your choice complete the information below, sign and send back this form to us using the envelope provided (you may want to make a copy for your records). Or, call our local telephone number at 559-228-1997.

Member/Joint Owner Name (please print)

Account Number(s)

X

Member/Joint Owner Signature

Date

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UPTD 07/2019



WE CAN'T BE BEAT

We'll match your
interest rate on
Auto, Boat & RV Loans.*

APPLY NOW!

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

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.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 30

Independence Day
Monday, July 4

Labor Day
Monday, September 5

Columbus Day
Monday, October 10



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

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

SUPERVISORY COMMITTEE

Josh Gonzalez
R. Scott Griffith
Don Ockey

STAFF

Emily Morton, CEO
Anna Stanhill, Operations Manager
Andie McDonnell, Loan Processor
Amy Waughtal, MSR
Bao Yang, Accounting Specialist

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