



Don't Fall for Holiday Scams!

Picture this: you're hunting for holiday deals online, and you stumble upon an offer that seems too good to be true. Before you jump in headfirst, pause and remember: scammers are lurking, ready to turn your excitement into their gain.

There are two notorious players in this scam game: **non-delivery** and **non-payment tricks**. Imagine buying a fantastic gift online, only to have it vanish into thin air after you've paid for it. That's non-delivery scamming. On the flip side, non-payment scams involve sellers shipping off their goods, but they end up with empty pockets because they never get paid.

Want to outwit these Grinch-like scammers? Check out the **"Top tips for avoiding scams at the holidays"** from the Federal Trade Commission.



GET YOUR WAY **AND** THE HIGHWAY

Auto Loan Financing Up to **\$125,000***

Any
Make

Any
Model

Any
Mileage

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.



Did we just become **BEST FRIENDS?**

Open an account and earn **\$250!***

JOIN TODAY!

*Offer available for new members only and who do not have an existing or prior account with CVFCU within the preceding 12 months. Direct deposit and payroll deduction enrollment is required. \$250 will be deposited into your CVFCU savings account within 60 days of activation with qualifications met. One bonus per new member. Account must remain in good standing. Member eligibility required. Offer may be withdrawn at any time and subject to change. See credit union for details.

FIRE UP YOUR WALLET

Get exclusive benefits and perks with our
Platinum Visa® Credit Card!

✓ A fixed rate 2.4x
lower than the
industry average*

✓ Use earned rewards
for travel, gift cards
and a lot more†

**APPLY
TODAY!**

*Central Valley Firefighters Credit Union Platinum Visa® Credit Card's as low as Annual Percentage Rate of 9.99% is 2.401 times less than that of the industry average interest rate of 23.99% across all credit cards as reported by Investopedia (August 2023). All loans are subject to credit approval. Your overall creditworthiness may determine the interest rate available to you. Account approval, qualifications, limits and other restrictions apply. †Points are earned on qualifying net purchases that can be redeemed for a variety of items. See credit union for details.

Enjoy your funds *without* the fees!



No one likes pesky ATM fees — that's where the **CO-OP® ATM Network** comes to the rescue! Say goodbye to annoying charges and hello to convenient, fee-free cash withdrawals. With over 30,000 ATMs in the CO-OP® nationwide network, you're never far from accessing your money. Enjoy the freedom to access your funds without the fees — because your money should stay where it belongs: **in your pocket!**

Tied up in Holiday Costs?



Find freedom
by skipping your
**December loan
payment!***

SKIP TODAY!

*Offer available through December 31, 2023. Members must be in good standing and have 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.



Make Money-Sharing a *Breeze*

With the money transferring service Zelle®, you can send and receive money with friends, family, or anyone, directly from your bank account to theirs. It's like giving your wallet a digital upgrade that makes splitting bills or pitching in for a special gift smoother than ever. Experience the convenience of instant, safe, and secure transactions at your fingertips by trying Zelle® today!

HOLIDAY CLOSINGS

Columbus Day
Monday, October 9

Veterans Day
Friday, November 10

Thanksgiving
November 23-24

Christmas
Monday, December 25

New Year's Day
Monday, 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

BOARD OF DIRECTORS

Justin Hill, Chairman
Josh Sellers, Vice Chair
Tony Escobedo, Treasurer
Devin McGuire, Secretary
Joseph Pillon, Director

SUPERVISORY COMMITTEE

Josh Gonzalez
R. Scott Griffith
Don Ockey

STAFF

Emily Morton, CEO
Anna Stanhill, Operations Manager
Andie McDonnell, Loan Processor
Katie Rangel-Sorondo, MSR
Amy Waughtal, MSR
Bao Yang, Accounting Supervisor
Alicia Gomez, Accounting Clerk
Erica Figueroa, Bus. Development

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