



SCHOLARSHIP GIVEAWAY!

Applications Now Being Accepted for the CVFCU Scholarship

Do you have a son or daughter who could use some help with college tuition? Central Valley Firefighters Credit Union is looking to help one college-bound member with a \$500 scholarship!

To be eligible, they must: be a high school senior who will graduate in spring 2023; be a member, on or before **January 1, 2024**; and are planning to further their education. To apply, complete a scholarship application, submit their current high school transcript and write an essay. That's it!

The recipient will be chosen based on scholastic standing, the submitted essay and community involvement. This year's essay topic (minimum of 150 words—maximum 300 words) is "Why I want to go to college, and what I want to do with my degree."

All scholarship applications and materials are due **Monday, February 26**. Scholarships are awarded one time only and are not renewable. The winner will be notified by **March 10**.

For additional details and to download a scholarship application, visit cvfirecu.org.

89TH ANNUAL MEETING

Friday, February 9th at 5pm
Pardini's Banquet Hall
2257 West Shaw Avenue
Fresno, CA 93711

Cocktails (complementary beer and wine) at 5pm and business meeting to follow. Learn about what we accomplished in 2023 and the exciting things to come in 2024. Dinner immediately following the meeting. There is no charge and casual attire is appropriate.

All members are invited!

Will you join us? Please go online or email info@cvfirecu.org to RSVP by **Thursday, February 1**.



Are You Called to Serve?

We depend on member volunteers to help continue our success as a local not-for-profit credit union. Members of the Board of Directors are responsible for directing and controlling the affairs of the credit union and work closely with management to develop sound policies. The Supervisory Committee is responsible for ensuring compliance with rules and regulations. These volunteer positions require a three-year commitment.

If you are interested in running for a position, please submit a written notice of intent to emily@cvfirecu.org. Deadline is **Friday, January 26**.

FEE SCHEDULE

Effective: 04/01/2024

HOLIDAY CLOSINGS

Martin Luther King Jr. Day
Monday, January 15

President's Day
Monday, February 19

Memorial Day
Monday, May 27

Juneteenth
Wednesday, June 19

Independence Day
Thursday, July 4

FEE DESCRIPTION	FEE
Account Closure (Within 90 Days)	\$10.00
Account History Printout	\$1.00
Account Reconciliation Per Hour (30-Minute Minimum)	\$20.00
ATM Surcharge	\$1.00
Backup Withholding Setup	\$10.00
Cashier's Check	\$2.00 or Free if Made Payable to Member
Cashier's Check Copy	\$3.00
Cashier's Check Stop Payment	\$25.00
Cashier's Check to Replace an "On Us" Check	\$5.00
Check Cashing Non-Member	\$10.00
Collection Incoming Item	\$10.00
Collection Outgoing Domestic	\$15.00
Collection Outgoing Foreign	\$20.00
DBA Account Set-Up Fee	\$25.00
Dormant Account Fee 12-36 Months Waived for Under 18, and Accounts Over \$1,000	\$5.00/Quarter
Escheat Notice Fee (Per Notice)	\$2.00
Incorrect Address	\$5.00/Quarter
Levy/Garnishment Fee	\$35.00
Notary 1 st Signature for Members Free, Unless Outside Loan Docs)	\$15.00
Re-admittance Fee	\$20.00
Receipt Mailed/CC Mailed	\$2.00
Returned Deposit	\$25.00
Skip Payment Fee	\$25.00
Statement Copy (Per Statement)	\$3.00
Verification of Deposit: Account Verification Letter	\$10.00
Wire: Incoming Domestic	\$10.00
Wire: Outgoing Domestic	\$25.00
Wire: Incoming International	\$20.00
Wire: Outgoing International	\$45.00

CHECKING ACCOUNT

FEE DESCRIPTION	FEE
First Box of Checks	Actual Cost
ATM Empty Envelope Fee	\$30.00
ATM Keying Error	\$10.00
Bill Pay	FREE Expedited Item: Electronic = \$9.95 Check = \$14.95
Check Copy	First Two Free \$2.00/Additional Copy
Copy of Deposited Item	\$3.00
Debit Card Replacement	2 Free, then \$10
Debit Card Replacement Rush	\$45.00
Non-Sufficient Funds (NSF)	\$27.00 (\$81.00 Maximum/Day)
Overdraft Fee	\$1.00
Reinstate Closed Checking (CU or Member Closed)	\$10.00
Stop Payment: ACH or Share Draft	\$25.00
Temporary Checks	\$2.00/Page of 4
Temporary Checks/New Account	First 12 Free \$10/Month (Changed to Free After 12 Months No Problems)
Debit Card Dispute Valid Charges	\$20.00/Item
Duplicate Title/Lien Release	\$20.00

LOANS

FEES (Other Than Those Described in Loan Agreement)	FEE
Force Placed Insurance	Actual Cost + \$25.00
Lien/Title Filing Fees	Actual Cost
Reconveyance Fee	Actual Cost
Refinance of CVFCU Loan	\$150.00
Subordination Agreement	\$100.00
Demand for Payoff	\$25.00
GAP	\$295.00



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.