

IMPORTANT UPDATE: Changes to Statement Look and eStatement Terms

Our statements are receiving an appearance update, effective March 31st. [See the example for details!](#)

Additionally, for those of you who receive eStatements, there's an important update regarding our terms and conditions. To ensure continued access to eStatements, you'll need to agree to the updated terms and conditions. Here's a clear guide on how to proceed:

1. Agreeing to Updated Terms and Conditions:

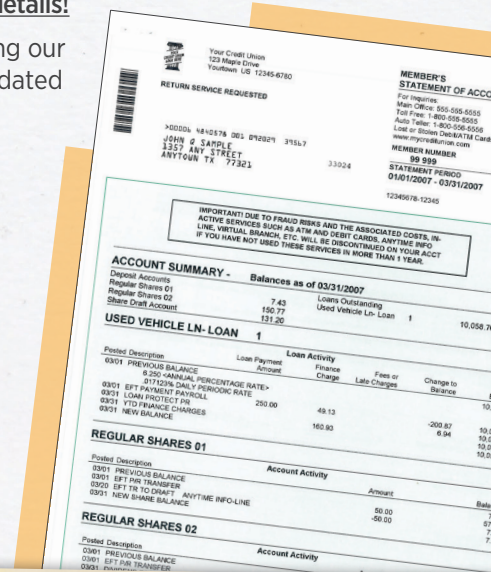
- You won't need to re-enroll in eStatements.
- However, you'll need to review and agree to the new terms and conditions.

2. Acceptance Process:

- Once you've reviewed the terms, you'll be prompted to accept via a pop-up box with an individualized code.
- Enter this code to signify your acceptance of the terms and conditions.

After completing this process, you'll have access to your new and improved eStatements.

If you have any questions or need further assistance, please don't hesitate to contact us.



CONGRATS SOPHIA!

Congratulations to our 2024 Scholarship recipient, Sophia R. Sophia is looking forward to choosing which college she will attend this fall. Her late grandfather, Charles R. worked for the Fresno Fire Department.



UPCOMING EVENTS

Have you seen us around at any recent events or station visits? Make sure to say hi to **Erica Figueroa and Your Financial First Response Team** at any of these events this spring!

- Fresno Urban Run — April 7
- Homebuyers Seminar — April 25 • 5 PM
- Shaver Lake VFD Fundraiser — April 20
- Champ Camp — June 6-15



ANNUAL MEETING IN REVIEW

Our 2024 Annual Meeting was held on February 9th at Pardini's Banquet Hall. We had a great turnout for cocktails, dinner, and our business meeting. The Board of Directors and Supervisory Committee presented our accomplishments from 2023 to the membership along with our focus on membership growth for 2024. With your support, CVFCU looks forward to continuing to be your **financial first response team!**

HOMEBUYER'S SEMINAR

Thursday, April 25 • 5:00 PM
5300 N Fresno St. • Fresno, CA

Homeownership May Be Closer Than You Think!

- Learn how to access Down Payment Assistance (DPA) of up to 5%¹
- DPA can be used for down payment and/or closing costs
- No first-time homebuyer requirement
- Firefighters, paramedics, emergency medical technicians, and fire support staff are all included
- Eligibility guidelines are flexible, allowing for borrowers with less-than-perfect credit to still qualify²



RSVP to Erica at erica@cvfirecu.org or call!

¹The assistance is in the form of a 15-year fully amortizing Second Mortgage sized at 3.5% of the First Mortgage loan amount, with an optional gifted grant amount sized up to 1.5%, for a total of 5% in DPA. ²This flyer contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Eligibility depends on the borrower. For complete program guidelines, see credit union for details.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 27

Juneteenth
Wednesday, June 19

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Columbus Day
Monday, October 14



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.