



90TH ANNUAL MEETING

Friday, February 21st at 5pm
Pardini's Banquet Hall

2257 West Shaw Avenue
Fresno, CA 93711

SCHOLARSHIP GIVEAWAY!

Applications Now Open
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 **\$1,000 scholarship!**

To be eligible, they must: be a high school senior who will graduate in spring 2025; be a member, on or before **February 1, 2025**; 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 **Friday, February 28**. 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.

Cocktails (complementary beer and wine) at 5pm and business meeting to follow. Learn about what we accomplished in 2024 and the exciting things to come in 2025. Dinner immediately following the meeting. There is no charge and casual attire is appropriate. Plus, we will be holding a silent auction to benefit the Alisa Ann Ruch Burn Foundation.

All members are invited!

Will you join us? Please go online or email info@cvfirecu.org to RSVP by **Friday, February 14**.



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 10**.

Turn Resolutions Into Reality

The New Year brings new possibilities, and it's the perfect time to refresh your financial habits. According to Fidelity's Financial Resolutions survey, saving more (41%), paying down debt (38%), and spending less (30%) are the top goals for many this year. Let's explore how you can achieve these resolutions and build a stronger financial future.

Save Smarter, Not Harder

Saving doesn't have to be overwhelming. Even \$50 a month can grow significantly over time. Set clear savings goals—whether it's an emergency fund, a vacation, or retirement—and track your progress regularly.

Pay Down Debt Strategically

Debt repayment can feel like climbing a mountain, but with the right strategy, it's manageable. The avalanche method prioritizes high-interest debts, saving money on interest in the long run. Alternatively, the snowball method focuses on paying off small balances first, boosting motivation. Look into refinancing or balance transfer credit cards at CVFCU to accelerate your progress.

Spend Less, Live More

Evaluate your spending habits by reviewing your statements. Identify recurring subscriptions or expenses that don't bring value. Try adopting the **50/30/20 rule: 50% of your income for needs, 30% for wants, and 20% for savings or debt.**

Final Thoughts

Change doesn't have to be drastic. Small, consistent steps can lead to big rewards. Whether your goal is to build a safety net, enjoy debt-free living, or simply feel more financially secure, 2025 is the year to make it happen. And remember: **Your Financial First Response Team is always ready to serve you!**

HOLIDAY CLOSINGS

MLK Jr. Day
Monday, January 20

President's Day
Monday, February 17

Memorial Day
Monday, May 26

Juneteenth
Thursday, June 19

Independence Day
Friday, July 4



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
Joseph Pillon, Treasurer
Devin McGuire, Secretary
Keola Park, Director

SUPERVISORY COMMITTEE

Josh Gonzalez
R. Scott Griffith
Don Ockey

STAFF

Emily Morton, CEO
Anna Stanhill, Operations Manager
Andie McDonnell, Member Service
Jackie Sanchez, Member Service
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.