

# ServiceLine

Take the stress of out holiday shopping with a Holiday Loan from your credit union!  
Rates as low as 7.99% APR\*



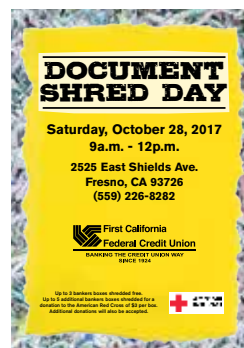
\*APR=Annual Percentage Rate. Restrictions may apply.

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## Shred Day

On Saturday, October 28, 2017 from 9am- 12pm we will be hosting our annual Fall Shred Day in the parking lot of the branch. This year we decided to partner with the American Red Cross after all of the devastation from the recent hurricanes. We will be shredding up to 3 bankers boxes free and up to 5 additional bankers boxes shredded with a \$3 donation to the American Red Cross per box. If you have any questions you can reach our Marketing Representative, Denise, at 559-226-8282, ext. 616.



*"First California Federal Credit Union is your Financial Connection" serving Active and Retired Federal Government Employees, Military, Business Partners and Qualifying Family/ Household individuals working or living in Fresno County.*

## *Holiday Closings*

### **Columbus Day**

Monday, October 9, 2017

### **Veterans Day**

Friday, November 10, 2017

### **Thanksgiving**

Thursday-Friday  
November 23-24, 2017

### **Christmas Day**

Monday, December 25,  
2017

### **New Year's Day**

Monday, January 1, 2017

## *Thoughts for the Quarter*

*"When you reach the end of your rope, tie a knot in it and hang on."*

– FRANKLIN D ROOSEVELT

*"If you cannot do great things, do small things in a great way."*

– NAPOLEON HILL

*"Spread love everywhere you go. Let no one ever come to you without leaving happier."*

– MOTHER TERESA

## *Employee Spotlight*



Meet **Bryana**! She is one of our newest faces at the teller window! Bryana was hired in May and has gone above and beyond in her position. Before being hired here Bryana was actually a member, she loves that she is able to work at the Credit Union that she trusts. She really enjoys getting to know the members and building personal relationships with them. Bryana speaks Spanish and is also going to school to earn her degree in Business Law with a minor in Dance. Aside from working here she also teaches dance to students at Break the Barriers. We are so excited to have Bryana as part of the First California Federal Credit Union team!

## **Veterans Day Parade**

It has become a tradition for the Credit Union to sponsor the Fresno Veterans Day Parade to honor our Veterans. The Credit Union will be participating in the 98th Fresno Veterans Day Parade on Saturday, November 11, 2017. The opening ceremonies begin at 10:30 am with the parade to follow at 11:00 am.

The parade is always held in Downtown Fresno in front of City Hall. We invite you to come down and help us honor those who have served our country.



## **Attention IRA Owners**

Effective January 1, 2018 there will no longer be any enrollment or annual fees charged to your IRA accounts. Another member benefit from your credit union!

### **Contact information:**

First California Federal Credit Union  
2525 East Shields Avenue  
Fresno, California 93726  
[www.firstcalfcu.org](http://www.firstcalfcu.org)

**Phone:** (559) 226-8282

**Fax:** (559) 228-0758

**Toll Free:** 1-877-542-0003

**Hours:** Monday-Thursday: 10:00 a.m. - 5:30 p.m.  
Friday: 10:00 a.m. - 6:00 p.m.

**Quick-Phone Audio Response System:** 1-800-508-9665

**Mortgage Loan Center:** 1-888-469-0191

## How to Protect Yourself after the Equifax Breach

After the recent Equifax breach we decided to do some research on how you can protect yourself. Here are some tips to help monitor your credit.

**Check Your Credit Reports** – Did you know you can obtain a free copy of your credit report? That's right, each year you are entitled to one free credit report. This can help you spot any activity that may have not been made by you. For a link to obtain your credit report visit our Resource Center on our website at [www.firstcalfcu.org](http://www.firstcalfcu.org).

**Place a Credit Freeze or Fraud Alert** – Many credit card companies have the ability to place a freeze on your credit card. This freeze will stop anyone from using your credit card information. This may be helpful to those who have a couple credit cards in their name but may not use them often. If placing a freeze on your credit card is not an option for you, you can also sign up for Fraud Alerts. This can also be done through your credit card company and will alert you if any suspicious activity arises on your credit card. Ask your credit card company if these features are available to you.

**Monitor Existing Credit Card & Bank Statements** – It is always a good idea to monitor your statements. By monitoring your bank and credit card statements you will be able to spot any unauthorized transactions.

**File Taxes Early** – This option may not be feasible for everyone but filing your taxes early is also a way to help lower your risk of fraud. This will stop anyone who may have your information to file taxes using your information.



## Board of Directors

First California Federal Credit Union's Board of Directors donate their expertise to help guide the direction and mission of the credit union. They meet once a month to plan strategic goals as well as lead the process in implementing products and services for our members. First California Federal Credit Union is looking for volunteers to serve on the Board of Directors and Supervisory Committee. You must meet specific requirements. If you are interested in better serving the community, please contact Dianne Edwards, CEO at 559-226-8282, ext. 631 for an application and answers to any questions you may have.


## Bank of the West ATMs

Beginning December 1, 2017 First California Federal Credit Union members will NO longer be able to make fee-free withdrawals from Bank of the West ATMs. We encourage all members to continue to use the fee-free credit union Co-Op Network ATMs to make withdrawals. For more information please give us a call at 559-226-8282, Option 4.





**Make your home *holiday* ready  
with a Home Equity Loan  
as low as 3.49% APR\*!**



\*APR=Annual Percentage Rate. Minimum amount financed \$20,000. Other restrictions may apply.