

ServiceLine



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Your BIG Ideas Deserve Small Rates

With Home Equity Rates as low as 3.49% APR* you can tackle all of your spring projects that have been on your to-do list! For more information contact one of our loan specialists Randy Dodson, NMLS # 498651 or Josh Rivera, NMLS # 1222581 at (559) 226-8282, Option 2.

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

"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.

Employee Spotlight



Sarah Gutierrez has been a part of First California Federal Credit Union as an employee since October 2012. If you've ever had any questions about your Visa Credit Card then I'm sure you have talked to Sarah over the phone or in person. Sarah started off as a teller and quickly moved her way up as one of the Accounting Clerks. She was able to gain vast knowledge about our Visa Credit Card system and has embraced it greatly. She is always so open to helping members and says her favorite thing about working for FCFCU is being able to interact and connect with members. Thank you Sarah for all of your hard work and dedication, we appreciate you!

Holiday Closings

Memorial Day

Monday, May 29, 2017

Independence Day

Tuesday, July 4, 2017

Thoughts for the Quarter

"With the new day comes new strength and new thoughts."

– ELEANOR ROOSEVELT

"Carry out a random act of kindness, with no expectation of reward, safe in the knowledge that one day someone might do the same for you."

– PRINCESS DIANA

National Credit Union Youth Month

Learning to save for what you want in life is a crucial life skill, but it's one too few young people are learning. That's why for financial literacy month in April, First California Federal Credit Union will focus on helping young people develop good saving habits. First California Federal Credit Union will encourage young people to save for something they care about. Do you have a young person in your life who you'd like to help instill good money habits early on? Bring them down to FCFCU and have them open an account with us!

Shred Day

Shred Day is closer than you think! If you have any documents that need to be shredded be sure to come down **Saturday, April 22, 2017**. We will be out in the Credit Union parking lot from 9:00 am to 12:00 pm taking care of all your shredding needs. If you have any questions or would like more information about Shred Day, please give us a call at (559) 226-8282.



Contact information:

First California Federal Credit Union
2525 East Shields Avenue
Fresno, California 93726
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

Skip a Pay

Don't let your bills give you the summertime blues! Our Summer Skip a Pay Program is right around the corner and ready to help you with your summer plans. If you have an auto loan or personal loan with us keep an eye out for those skip a pay letters soon. Be sure to update your email address to be the first to know if you qualify for our Summer Skip a Pay. You will be able to skip June or July's payment.

2016 IRA Contributions

A reminder for Traditional and Roth IRA contributions. 2016 IRA contributions can be made up until the April 18, 2017 deadline. You can contribute up to \$5,500 and if you are 50 years old and over you may contribute up to \$6,500. For detailed information visit www.mastrocpa.com and click on the newsletter link.

Volunteers Needed

First California Federal Credit Union's Board of Directors meet once a month to plan strategic goals for the Credit Union. They volunteer their time and knowledge to serve and represent the best interests of the Credit Union. If you are the type of person who wants to influence the community positively and enjoys working with a team, then consider sitting on the Board of Directors or Supervisory Committee. We would love to have you! All applicants 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.

Featured Story



Did you know February was American Heart Month? That's right, the first American Heart Month took place in 1964 and was proclaimed by President Lyndon B. Johnson. Each year the American Heart Association (AHA) educates the nation on ways Americans can live longer and healthier lives by taking care of their hearts. The AHA is the nation's longest standing and largest voluntary organization dedicated to fighting heart disease and stroke. They provide resources in order for people to gain the necessary knowledge to live a healthy lifestyle.

Locally AHA has done so much for the community from raising funds for awareness to hosting events that help educate the community. AHA has three major events that help fund the necessary resources they need to continue to educate Valley residents on living healthy. Each year they host the Go Red for Women Luncheon, Heart & Stroke Ball and Healthy for Good Heart & Stroke Walk. Each event not only helps raise money to keep the local chapter going, it also brings awareness towards different aspects of cardio vascular disease and stroke.

I recently spoke with one of the the Business Development Directors for AHA and asked if she could share some tips that help promote a healthy lifestyle. "Eat smart, make healthy delicious choices wherever and whenever you eat. Add color, make life more colorful with fruits and vegetables. Move more, infuse more movement into your life for optimal health. Be well, create balance, vitality and wellbeing through self-care. Everyone has a heart and the best thing you can give your family and friends is a healthy you," Kim, Business Development Director.

For more information on the American Heart Association visit their website at www.heart.org.

Share with a friend!

Spread the word! Tell your friends and family why being a member of First California Federal Credit Union is so awesome! Introducing our Membership Referral Program. For each new member you refer who opens a checking account with us, we will give you \$25 and give your friend \$25. It's easy, you can obtain a referral form from our website or give us a call at 559-226-8282 for more information!



CUNA Mutual Group hereby provides you with notice regarding the pre-existing exclusion provision on open-end credit life and/or credit disability accounts as required annually by the California Insurance Department.

California Notice

THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE.