



**Have a voice in your  
Credit Union's future and  
be challenged by a rewarding  
service opportunity.**

## **Become a Volunteer Board or Supervisory Committee Member**

Chabot Federal Credit Union is governed by a Board of Directors, all of whom are member volunteers. Our current directors are Clyde Allen, Lester Bridge, Karla Conmy, MariAnn Fisher, Joe Valero, John Wagoner and Pamela Williams. The Board is elected by the membership to represent the members' interests and ensure the financial soundness of the credit union. They meet officially once a month—more often if circumstances warrant—and get together at least one weekend each year to discuss strategy and long term plans. The Board must report to the membership at the Annual Meeting held every year during the first quarter.

The specific responsibilities of the Board include: setting credit union policies; planning the forward direction of the credit union; selecting, hiring and overseeing the performance of the CEO; and appointing the members of the Supervisory Committee.

Members of the Supervisory Committee are appointed by the Board of Directors for one year terms. Like the Directors, Supervisory Committee members are volunteers. The Supervisory Committee is the Credit Union watchdog; they are responsible for ensuring members' funds are protected and the leadership is acting in the members' best interests. The Committee must be sure an audit is conducted at least annually. The current committee members are Billy Smith, Sharon Trethan and Vic Willits.

Some of the duties of the Supervisory Committee include: verifying membership and loan documentation, auditing accounting entries and ensuring compliance with various regulations and laws. While members are encouraged to direct inquiries about credit union policy, accounts and other business to the CEO or credit union staff, members may contact the Supervisory Committee directly.

If you would like more information about becoming a volunteer for either the Board of Directors or the Supervisory Committee or are interested in volunteering, please contact Chris Petro, CEO, at 925.828.1320 extension 108 or [CPetro@ChabotFCU.com](mailto:CPetro@ChabotFCU.com).

## **Announcing A New Auto Buying Resource At Chabot FCU**



### **Top 5 Reasons to Shop for Your Next Car with Us**

1. Research millions of vehicles in the massive inventory
2. Save time and money with credit union pre-approval
3. Refinance your existing auto loan
4. Find out your car's worth through NADA trade-in values
5. Get free CarFax, vehicle comparisons, and more!

**Experience it now . . .**

**ChabotFCU.GrooveCar.com**

## 2017 Year-End Chabot FCU VISA Statements

For convenience in tracking how you spent your money in the prior year, you will now receive an Annual VISA Statement. This statement will have detailed, compiled information that will show a comprehensive listing of all transactions made during the preceding year grouped by merchant category, along with a summary by month.

For any questions you may have, please feel free to contact us at [Loans@ChabotFCU.com](mailto:Loans@ChabotFCU.com).

### Announcing VISA eStatements For Chabot FCU VISA CardHolders

Go paperless and start receiving your account statements electronically. You'll have online access to view, save and print your statements.

Simply sign into your EZCardInfo Account and go to *STATEMENTS*, choose *DELIVERY OPTIONS*, then choose *ELECTRONIC*.

This is the quicker and most secure way to receive your monthly statements.



### Gift Giving Made Easier

Whether you need to purchase a gift for someone's birthday, graduation or wedding, Chabot FCU has the perfect solution...a VISA Gift Card.

You may add value any where from \$10 to \$1,000. The card may be used to purchase items at a store, pay for restaurant tabs or buy gasoline.

Contact one of our friendly Member Service Specialists today to see how you can give the perfect gift.

# OFFICIAL FAMILY

## BOARD OF DIRECTORS

MariAnn Fisher, President . Economic Development  
 Karla D. Conmy, Vice President . . . Business Owner  
 Pamela E. Williams, Sec/Treas .Retired Admin Asst  
 Clyde T. Allen, Director . . . . . Faculty Emeritus  
 Les B. Bridge, Director . . . . . Adjunct Faculty  
 Joe R. Valero, Director . . . . . Business Owner  
 John L. Wagoner, Director . . . . . Faculty Emeritus

## SUPERVISORY COMMITTEE

Victor Wm. Willits, Chairperson . . . Faculty Emeritus  
 Billy A. Smith . . . . . Faculty Emeritus  
 Sharon M. Trethan . . . . . Administrator Emeritus

## OFFICE STAFF

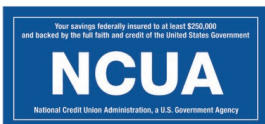
Christine L. Petro . . . . . CEO  
 CPetro@ChabotFCU.com . . . . . x108  
 Peggy Hanan . . . . . Collections Officer  
 PHanan@ChabotFCU.com . . . . . x106  
 Madeline Rivera . . . . . Loan Officer  
 MRivera@ChabotFCU.com . . . . . x104  
 Mary Born . . . . . Operations Officer  
 MBorn@ChabotFCU.com . . . . . x102  
 Michelle Pinch . . . . . Member Service Specialist  
 MPinch@ChabotFCU.com . . . . . x103  
 Sara Castellanos . . . . . Member Service Specialist  
 SCastellanos@ChabotFCU.com . . . . . x101  
 Regina Liu . . . . . Member Service Specialist  
 RLiu@ChabotFCU.com . . . . . x100

## HOURS

Monday through Friday  
 Lobby 9:00 am to 4:00 pm  
 ATM 7:00 am to 7:00 pm  
 925.828.1320 or Toll Free 866.828.1320  
 Fax 925.828.8750

www.ChabotFCU.com  
 CAIRS Audio Response Line 888.776.0046  
 Available 24 hours per day

Our Courier Service provides mail delivery  
 and pickup to the Chabot Campus, the  
 Las Positas Campus and the District Office  
 Monday through Friday.



## CHABOT FCU LOAN RATES

Loan	Term	APR*
New & Used Cars & Trucks	3 Years	2.49%
New & Used Cars & Trucks	4 Years	2.99%
New & Used Cars & Trucks	5 Years	3.49%
New & Used Cars & Trucks	6 Years	3.99%
New & Used Cars & Trucks	7 Years (\$25,000+)	4.49%
VISA Classic	Open	14.40%
VISA Gold	Open	11.90%
VISA Platinum	Open	9.90%
1st Mortgage Owner/Occupied	30 Years w/5 yr call options	4.75%
1st Mortgage Owner/Occupied	15 Years w/5 yr call options	4.40%
2nd Mortgage Owner/Occupied	20 Years w/5 yr call options	6.40%
2nd Mortgage Owner/Occupied	15 Years w/5 yr call options	6.05%
Home Equity	15 Years	Variable
		Current rate 4.00%
Signature up to \$5,000	3 Years	9.90%
Signature up to \$10,000	5 Years	11.90%
Signature up to \$20,000	7 Years	12.90%

For new and used vehicles, this rate includes a .25% discount for Direct Deposit Net Check, Automatic Loan Payment (or Payroll Deduction), or Pre-Approved Auto Loan. Call the Credit Union for other rates not listed. Rates effective 12/01/2017 and are subject to change.  
 \*APR = Annual Percentage Rate

# Holiday Closures

Martin Luther King Jr. Birthday	Monday	January 15th
Presidents' Day	Monday	February 19th
Good Friday	Friday	March 30th

## DIVIDEND RATES as of 12-01-2017

SHARES	APR*	APY**
\$ 0 - 999.99	.10%	.10%
\$1,000 - 2,499.99	.20%	.20%
\$2,500 - 4,999.99	.30%	.30%
\$5,000 - UP	.40%	.40%
IRA	.45%	.45%
Share Drafts	.05%	.05%

Dividends are paid from the date of deposit to the date of withdrawal, subject to a \$100.00 minimum balance requirement to earn a dividend for any day. The rates are variable and may change from month to month. Dividends are posted to members' accounts on the first working day following the end of the month.

SHARE & TRADITIONAL IRA CERTIFICATES	Term	APR*	APY**
	3 mo	.45%	.45%
	6 mo	.50%	.50%
	9 mo	.55%	.55%
	12 mo	.60%	.60%
	18 mo	.65%	.65%
	24 mo	.70%	.70%
	36 mo	.80%	.81%
	48 mo	.90%	.91%
	60 mo	1.00%	1.01%
ALL ROTH & EDUCATION IRA CERTIFICATES	12 mo	.60%	.60%
	24 mo	.70%	.70%

Substantial penalties apply for early withdrawal. Minimum certificate amount of \$5,000.00  
 \*APR = Annual Percentage Rate / \*\*APY = Annual Percentage Yield