

Discover Amazing
**HIDDEN GEMS
IN CALIFORNIA
WITH CHABOT FCU**



McArthur - Burney Falls State Park

If you want to hike or just enjoy California's great outdoors, the beauty of Burney Falls State Park can't be beat. With a 129-foot waterfall as its centerpiece, this park was created by volcanic activity with natural springs that give Burney Creek a misty atmosphere. The park is within the Cascade Range and Modoc Plateau natural region with miles of streamside and lake shoreline. It is only a four-and-a-half hour drive from the East Bay.



Sundial Bridge

Designed by architect Santiago Calatrava, the Sundial Bridge is a work of architectural genius. This striking 217-foot tall bridge spans the Sacramento River near downtown Redding. It is about three hours from the East Bay and is a popular gathering place for locals and tourists. The pedestrian bridge gives you easy access to hiking trails and the Turtle Bay Exploration Park and Museum is dedicated to education and fun.

Looking for great
**CREDIT
CARDS?**



Simplify your everyday spending with an easy way to pay for everything from groceries to dream vacations.

Our Chabot Visa credit card offers total convenience and many outstanding benefits, including, competitive rates, rewards program, and no annual fees.

HOLIDAY CLOSING:

- ★ Independence Day *Wednesday, July 4th*
- ★ Labor Day *Monday, September 3rd*

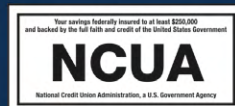
CHABOT FEDERAL CREDIT UNION

HOURS:

Monday through Friday
Lobby: 9:00 AM to 4:00 PM
ATM: 7:00 AM to 7:00 PM

Phone: 925.828.1320
Toll Free: 866.828.1320
Audio Response Line: 888.776.0046

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



Quarterly Newsletter | Summer 2018
Discover us!



WHAT'S NEW...

- ✓ Summer Skip-A-Payment
- ✓ Chris's Corner
- ✓ California's Hidden Gems
- ✓ Did you know?

🏠 **Chabot Federal Credit Union**
7080 Donlon Way, Suite 100
Dublin, CA 94568

✉ **Credit Union Email:**
Info@ChabotFCU.com
Loans@ChabotFCU.com

🌐 **www.ChabotFCU.com**

CHRIS'S CORNER

These are exciting times at Chabot FCU! We're working to expand our loan products and get your loans approved even quicker, so we welcomed David Ontiveros to our lending team. David resides in Livermore with his wife and baby daughter. He is working alongside Madeline Rivera preparing your loan applications for her approval.

Unfortunately for all of us, employees and members alike, Regina Liu decided to retire after 18 years. We miss her already but we're happy to report she's spending more time traveling and enjoying her family.

There are many other new additions - this time on the services side. We upgraded our statements and online banking history and we will enhance our eStatement service this year too. Mobile banking, including deposits by phone, text alerts and debit card controls are all in the works and coming to you soon! We're revamping our website to match our new logo and have enjoyed working with students within the community college district for our photography and some of our marketing needs.

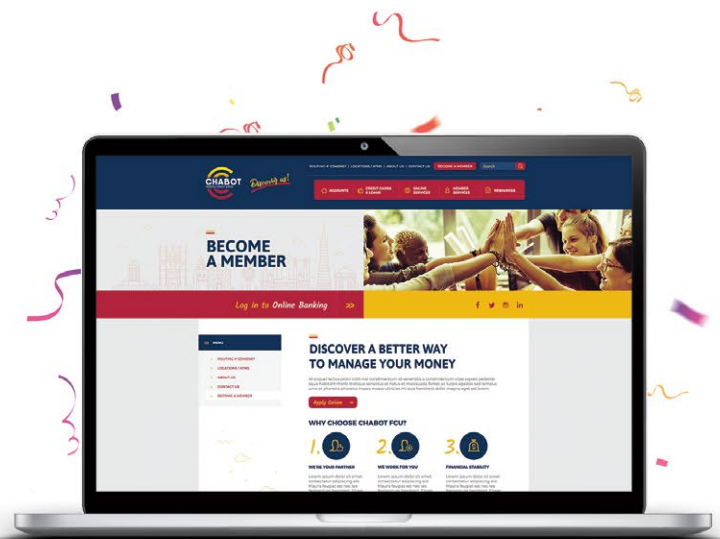
Members continue to enjoy easy access to cash with the ATM located in our building and our very low cost Visa gift cards. Speaking of Visa, we're offering summer payment skips for the first time and allowing you to skip your Visa and HELOC payments too, if you wish. We take our mission to provide financial literacy seriously and have been sharing financial education tips on our Facebook page regularly. Be sure to like our page so you stay updated and in the know. What will it take for Chabot Credit Union to become your primary financial institution? We want to know so please email me anytime with your comments, questions and suggestions.

Christine L. Petro, CEO

Our New WEBSITE LAUNCH

We are happy to announce the launch of Chabot Federal Credit Union's new website is coming this summer!

We completely revamped our website with a clean new look and responsive design capabilities, so you can easily view us on either your desktop, tablet or phone. We will be launching our mobile app and CardValet, which will allow you to access your account information and card protection while on the go this summer as well.



BUDGETING FOR YOUR DREAM VACATION



Prior Proper Planning

When planning out your dream vacation, start with a targeted vacation price point. From there, research your destination to estimate your trip's cost. Work with your travel partner to decide on a realistic number. Next, coordinate a savings timeline to reach your goal. For example, saving \$100 dollars a week will amount to over \$5200 in one year's time.

Tried and True Travel Tricks

Flying Wednesday to Wednesday is a great travel money-saving trick. Every airline incorporates ever-changing pricing, with tickets that increase in cost according to availability and time of the week. To get the best airfare price, book three weeks or more in advance. If you can travel from Wednesday to Wednesday, you can hack airline pricing algorithms to get the most affordable plane tickets available.

Saving Every Day the Modern Way

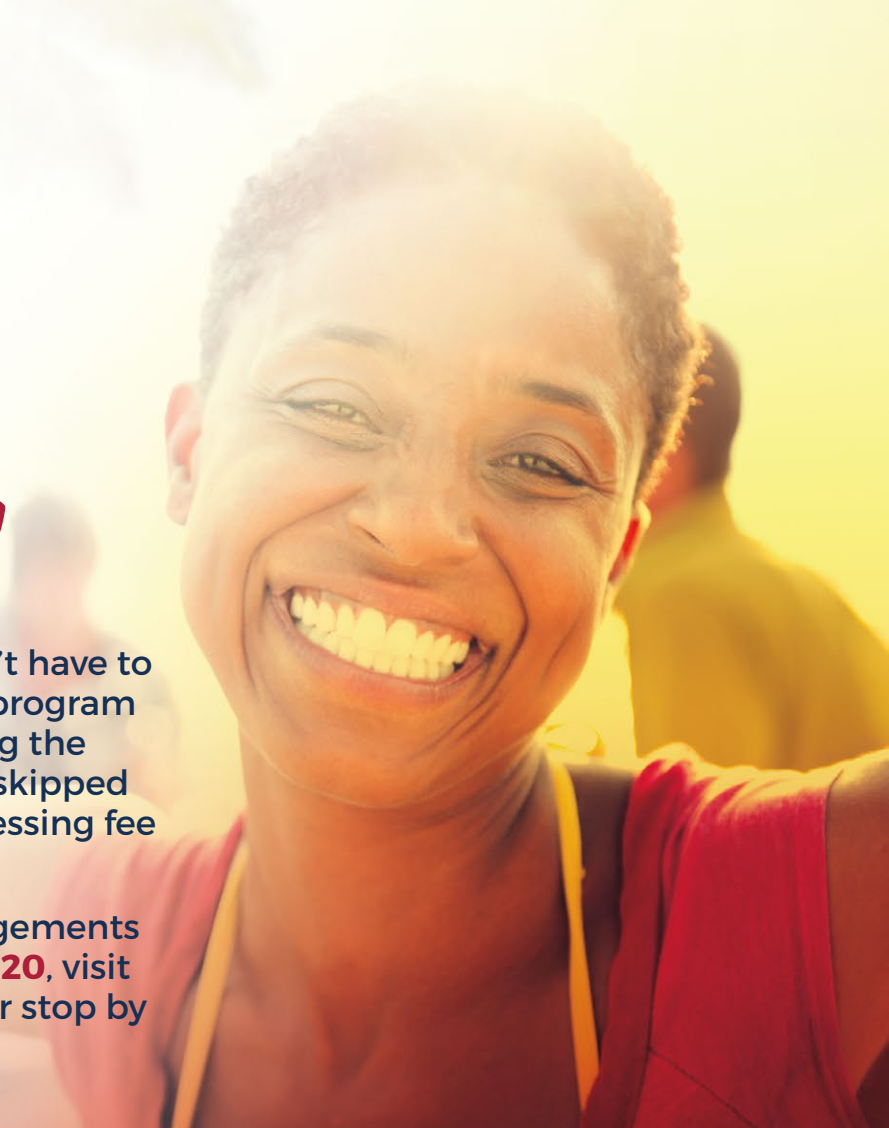
Technology has made saving easier over the years. Smartphone apps can help you become a computer-enhanced budget master. A little bit of web surfing can go a long way - the internet overflows with great date night money-saving ideas from websites, or you can search your city's name followed by date ideas. Lifehack.com put together a great list of affordable date ideas. Sites like FunCheapSF organize tons of available fun and discounted/free events in the Bay Area. Most people are hemorrhaging cash in everyday expenses and don't even realize it. Technology is a powerful tool that can help keep you on track toward your dream vacation fund. When it comes to everyday savings, \$5 Macchiatos and \$25 fitness classes are a couple of common splurges that can end up draining your dream vacation fund. When you look at your spending in an itemized and pie chart format, you can begin identifying costs that can be cut to get you closer to your travel goals.

"To get the best airfare price, book three weeks or more ahead of time, and if you can travel from Wednesday to Wednesday, you will be hacking the airline pricing algorithm to get the most affordable airfare tickets available."

Discover how to SKIP YOUR SUMMER LOAN PAYMENTS for July or August or both!

The summer vacation season can be an expensive time of the year, but it doesn't have to be. Our new summer Skip-A-Payment program gives you more financial freedom during the summer months. Eligible loans can be skipped in July or August or both for a \$35 processing fee (per loan, per month).

For more information or to make arrangements to Skip-a-Payment, call us at **925.828.1320**, visit our website at **www.ChabotFCU.com** or stop by the branch today.



eStatements

Looking to receive your monthly statement faster than waiting for it in the mail?

eStatements are faster, safer, and more environmentally friendly than paper statements, and you can access past statements up to twelve months without creating extra clutter in your home! You will be notified by email when your statement is ready, and you can log in at your convenience to view your statement.

You must be enrolled in online banking to access eStatements.

Did you KNOW?

Roughly 22% of community college students work full time in addition to carrying a full-time course load. A full work week in the U.S. is 40 hours a week. When you add the full load of college courses, you'll find that students are busier than ever.

