



CHABOT FEDERAL CREDIT UNION

7080 Donlon Way, Suite 100, Dublin, CA 94568 – www.ChabotFCU.com

FALL 2017

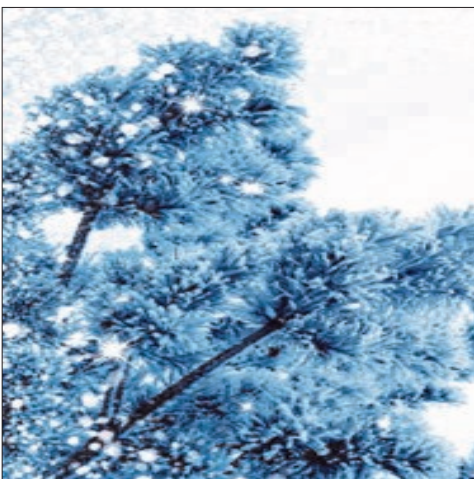
Holiday Loan Special*

**Up to \$7,000
For 12 Months
At 6.99% APR****

**Apply online
@ www.ChabotFCU.com**

**Effective through
January 31, 2018**

**Holiday Skip Pay
Contact the Credit Union
for Eligibility**



*All loans subject to credit approval. Call 866.828.1320 for complete details. **APR = Annual Percentage Rate



“Choose a job you love, and you’ll never have to work a day in your life.” I had that quote taped to my calculator for years and it’s always mirrored how I feel about working in a credit union, with and for our member-owners. Your credit union now has a new CEO (me!) and I am pleased to make your acquaintance. I am so excited to be working with our volunteers, the Board of Directors and Supervisory Committee, as well as our dedicated member service professionals.

I hope you will take the time to drop me a note or stop in the office to say hello sometime soon. Allow me to tell you a little about myself and then when we do finally meet, we can spend all of our time discussing how your credit union can help you reach your financial goals.

I’ve been a lifelong credit union member – my grandfather opened an account for me at his credit union when I was born – and both of my parents were credit union professionals and volunteers during their careers. I have been a credit union professional for more years than I care to share (we don’t know each other well enough yet), and until recently, was the CEO of a bit larger credit union on the Peninsula. I’m eager to bring my decades of experience and ideas to Chabot Credit Union. I’m already working on changes to our products and services, as well as pricing, and bringing those forward to our Board of Directors for any necessary budget approvals. I want to know what it will take for each and every member to consider Chabot FCU as his or her primary financial institution. Like any other cooperative, we bring more value and remain sustainable only to the extent members use us and refer others to us. That’s what makes this movement so unique.

My husband and I have lived in the Tri-Valley for almost 30 years and raised our five children here. I’m anxious to learn more about our Chabot and Las Positas communities and discover how the credit union can participate in activities and events near and dear to all of you.

I truly want to hear from you. There is a link on our website, on the contacts page, where you may email me your thoughts, suggestions and questions. You may also email me directly at CPetro@ChabotFCU.com. I look forward to learning a little about you too.



Are you looking for the perfect gift for a friend or family member? Look no further than a Chabot FCU Membership. Whether it's for a birthday, the holidays or just a way to say "thank you," credit union membership is the gift that keeps on giving!

By referring a friend or loved one to Chabot FCU, you are offering an abundance of financial benefits, including:

- ◆ Lifelong access to affordable **financial services**
- ◆ **Low rates on loans**
- ◆ Higher yields on savings
- ◆ Lower fees on transactions
- ◆ Superior member service

Plus, you are helping to grow and strengthen the entire Chabot FCU membership, as well as the global credit union movement.

A credit union is not just a place to conduct financial transactions, but also a trusted partner who wants to help you reach your life goals. You have experienced the gift of credit union membership, so why not pay it forward?

Give your loved ones the gift of a Chabot FCU membership today. Help them join by visiting www.ChabotFCU.com, calling toll free 866.828.1320 or stopping by the office.

Time to Celebrate International Credit Union Day: Dreams Thrive Here

Goals are dreams with deadlines and credit unions everywhere are in the business of helping their members achieve them. The theme for this year's International Credit Union Day, "Dreams Thrive Here," reflects the important role credit unions play in helping ensure financial success for consumers all over the world. ICU Day has been celebrated on the third Thursday of October since 1948 as a way to highlight the spirit of the worldwide credit union movement. Join us on October 19th to celebrate the difference credit unions can make in improving the quality of life for members from Australia to Zimbabwe.

Whether you're yearning of a place to call your own, sending your kids off to college, or financially securing your golden years, your credit union can help make it happen. As a member-owned, financial cooperative, we exist only to serve you and to help make your dreams come true.

Supervisory Committee Audit

Please review your September 30, 2017 statement(s) for accuracy regarding your transactions, share balances and spelling of your name, current address and joint owner's name. Your Supervisory Committee conducts periodic independent account verifications. It is essential that all records be accurate on the books of your credit union. For example, mortgage interest paid and dividends earned are reported to the Internal Revenue Service based on this information. If a discrepancy is found, please write to: Supervisory Committee, P.O. Box 1362, Pleasanton, CA 94566-1362.



Chabot FCU Auto Loans

Drive Away
With a
Better Rate

If you're in the market for new wheels, Chabot FCU can help you drive away with a better rate - even if the dealer appears to be offering an awesome deal. That's because this old adage applies: "What the big print promises, the little print taketh away." The splashy headline doesn't tell the whole story. "Not all buyers will qualify" means the advertised interest rate is available only to those with pristine credit. If you have any blemishes on your credit, you'll likely pay a higher rate.

"Available on select models" means the deal is valid for only a few vehicles - ones that may not meet your needs. However, with a pre-approved loan from Chabot FCU, you are in a much better bargaining position because you can shop like a cash buyer, getting the vehicle you want to buy, not the one the dealer wants to sell you. So before you set foot on the lot, contact us so we can put you in the driver's seat.

November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom.

Chabot FCU is proud to help sponsor "Honoring Veterans Day" at Las Positas College on November 9th. We appreciate our Veterans' service to our country and wish to show our support.



Reminder: VISA Debit Card

Announcing a new service for all Chabot FCU Debit Cardholders

Beginning in October, any recurring payments you have such as subscriptions or utility company payments being paid through your Chabot FCU debit card will automatically be updated with your new card information upon the card's expiration/reissuance.

If you prefer to not have this service, you may opt out by providing us with a written note stating such. This note may be provided to us through email to Info@ChabotFCU.com, faxing to 925.828.8750 or sending it through U.S. postal mail.

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
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 Sara Castellanos Member Service Specialist
 SCastellanos@ChabotFCU.com x101
 Regina Liu Member Service Specialist
 RLiu@ChabotFCU.com x100

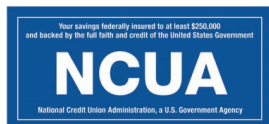
HOURS

9:00 a.m. to 4:00 p.m. Monday through Friday
 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 09/01/2017 and are subject to change.
 *APR = Annual Percentage Rate



Columbus Day	Monday	October 9th
Veterans Day	Friday	November 10th
Thanksgiving	Thursday/Friday	November 23rd/24th
Christmas	Monday/Tuesday	December 25th/26th
New Year's Day	Monday	January 1st

DIVIDEND RATES as of 09-01-2017

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 CDs	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 CDs			
	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