

# the Briefing Board

December 2017

## Board of Directors

Danny Macias, Chair  
Richard Alvarado, Vice Chair  
Peggy Smith, Secretary/Treasurer  
Ed Gardea, Director  
Rodger Moore, Director  
Rosie Zarubick, CEO

## Supervisory Committee

Lorraine Rounds, Chair  
Marlene Walker, Member  
Micheal Salvaggio, Member  
Dwight Tyler, Member  
Ken Steward, Member

## Business Hours

Monday: 10 am - 5 pm  
Tuesday: 10 am - 5 pm  
Wednesday: 10 am - 5 pm  
Thursday: 10 am - 5 pm  
Friday: 10 am - 5 pm

## Dividend News:

Your Board of Directors has declared a 4th quarter share dividend of 0.05% APY.

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**Audio Phone Teller**  
**(855) 726-9038**



[Instagram.com/novocu](https://www.instagram.com/novocu)



[facebook.com/NOVO](https://www.facebook.com/NOVO) Federal Credit Union



Federally insured by the NCUA.

## Mobile Banking is almost **HERE!**



Our designers are putting the finishing touches on our Mobile Banking App and it will be ready soon – we promise! Here's what you can do to get ready – if you don't already have a home banking login & password, a requirement for accessing the App, contact us to get one.

Here's all the fun you are going to have with our App!

- Check balances
- Make transfers
- Create notifications for:
  - When a deposit posts to your account
  - When your balance hits a certain amount
  - When your Novo loan payment is due
- Find the closest surcharge free ATM for withdrawals or deposits (remember you can take up to \$1,000 a day at the ATM)
- Apply for a loan
- View and Download your statements
- Send money to friends/relatives using Paypal for person to person payments

We are working hard to make sure you have the tools you need to successfully manage your money.



## More Security = More **AWESOME!**

Your new, more secure debit card with Chip (EMV) technology will be available in early 2018. You will automatically receive a new chip card when your current debit card expires. But, if you don't want to wait you can contact us for a new card after January 1st. Just a reminder that chip cards are available for debit only. If you don't already have a debit card, we should change that! Call us and we'll get you one. Your new chip card will work exactly like your old debit card, except it has the extra protection to prevent your card from being counterfeited. **Awesome!**

# INSIDER TIP:

Watch your mail for your new, secure debit card with Chip technology.  
Coming in early 2018

**Don't miss out  
on the fun!**

Follow us on Facebook  
and Instagram



We could all use a little more fun in life! Our Facebook and Instagram pages are a fun and relaxed way to get up-to-the-minute information about Credit Union promotions, events, contests, and financial education.

**How to find us:**

Facebook.com/NOVO Federal Credit Union

Instagram.com/novocu

Follow us, it's fun, we promise!



## Your New Year's Resolution



**Could Win You \$100!**

The end of the year is near and that means it's time to make your New Year's Resolutions! You know, the annual ritual we all do and then forget about around mid January.

We want to help motivate you to pick up a new habit or make an improvement in your life. Sometimes it's just a matter of writing down an intention that will make it stick. So go ahead, **email us your top New Year's Resolution and we'll enter your name into a drawing for \$100 cash!**

Here are a few of the **top New Year's Resolutions**, according to *Trip Savvy - December 2017*:

- Spend more time with family & friends.
- Get fit - lose that weight for good!
- Quit smoking (that's a good one!)
- Enjoy life more - ditch the stress.
- Quit drinking, or at least reduce it.
- Get out of debt.
- Get organized.
- Be more awesome than last year! (That one is ours!)

**Email your resolution to: [info@novocu.org](mailto:info@novocu.org) and include your name in the message.**

**The drawing for the \$100 cash will be held on February 1, 2018!**