

the Briefing Board

September 2018

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 3rd quarter share dividend of 0.05% APY.

2191 5th St., Ste. 202
P.O. Box 129
Norco, CA 92860

(951) 737-6262 • www.novocu.org

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.



A SWEET DEAL
FOR THE
HOLIDAY SEASON!



Holiday Loan Special Available Now!

Is your wish list a little long and your funds a little short? *We can help!*
Apply for a holiday loan today and use the funds for any purpose:
holiday travel, gifts, pay some bills or taxes - *it's up to you!*

- Borrow up to \$3,000
- Effective October 1 through December 31, 2018
- 18-month payback term
- 10% APR*

Go online to apply or call us today.

*APR=Annual Percentage Rate. Offer expires December 31, 2018. 18-month term. Loan approval is subject to credit and income verification and is not a firm offer of credit. Certain conditions apply. Federally insured by NCUA.

Your Nearest Branch Is In Your Own Back Pocket!

Use our Mobile Banking App and enjoy the convenience
of all you can do – *from anywhere!*

- Check Balances & Make Transfers
- Create notifications for posted deposits, balance levels, or payment due dates
- Find the closest ATM
- Apply for a loan
- View & Download your statements



INSIDER TIP: Our office will be closed on Monday, 10/8 in observance of Columbus Day.



Hate Fees? Us Too!

Here are some simple tips to avoid unnecessary fees:

- Let us know when you move; keep your address up-to-date.
- Don't let your savings balance fall below \$25.

- Stay in touch with us – call, come in or complete a transaction at least annually.
- Save your account statement or access them online with eStatements.

These are easy ways to keep your money in your pocket!



\$1,000 Cash Available 24/7

Your Novo FCU ATM/Debit Card lets you withdraw up to \$1,000 cash a day, surcharge-free at over 30,000 ATM locations across 50 states, including places like 7-Eleven, Costco, and Walgreens.

There are several ways to find the nearest surcharge-free ATM to you:

- Use our Mobile Banking app
- Call **1-888-SITE-CO-OP**
- Text your zip code to **91989**
- Online at **www.co-opatm.org**



25 years



25 Years of Volunteer Service

The Staff and Volunteers recognized Board Chairman, **Danny Macias** and Supervisory Committee Member, **Marlene Walker** for providing 25 years of volunteer service. We are so fortunate to have dedicated volunteers. Thank you, Danny and Marlene, for your time and commitment for the past 25 years!

We know who you are and we are committed to you; *Together We Are Awesome.*