

# the Briefing Board

December 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 4th quarter share dividend of 0.05% APY.

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Federally insured by the NCUA.



## Did You Know We Do **HOME LOANS?**

If you are looking to purchase a home, refinance your existing home loan, or considering a reverse mortgage, contact our mortgage partner, **Community Mortgage Funding**. CMF is a local, credit union-owned real estate loan company serving the home loan needs of credit union members. They specialize in VA, FHA and reverse mortgages. They also have access to several assistance programs for first time buyers and can partner you with a real estate agent in your area. The real estate experts at CMF will guide you through the home loan process. Don't hesitate to call them with questions at **877-915-3030** or **909-444-0050**.

## Big Protection In a Tiny Chip



Security is a top priority at Novo and that's why soon we will be sending you a new Debit card with EMV Chip technology. Your new chip card will work exactly like your old card, with the same card number and PIN, except it has the extra protection to prevent your card from being counterfeited.

Use your chip card to make cash withdrawals of up to \$1,000 a day at over 30,000 CO-OP surcharge-free ATMs. Use our Mobile App or check our website to find the closest surcharge-free ATM to you. **Now that is awesome!**



## Get Paid **FASTER!**

If you have your paycheck automatically deposited with us using **Direct Deposit**, you will have access to your funds quicker than if it goes to another bank/credit union. In most cases, deposits are posted up to a day earlier than other institutions. Why stand in line to pick up your check when you can have it in your account on or before payday? Sign up for **Direct Deposit** with your payroll department and let the awesome begin!