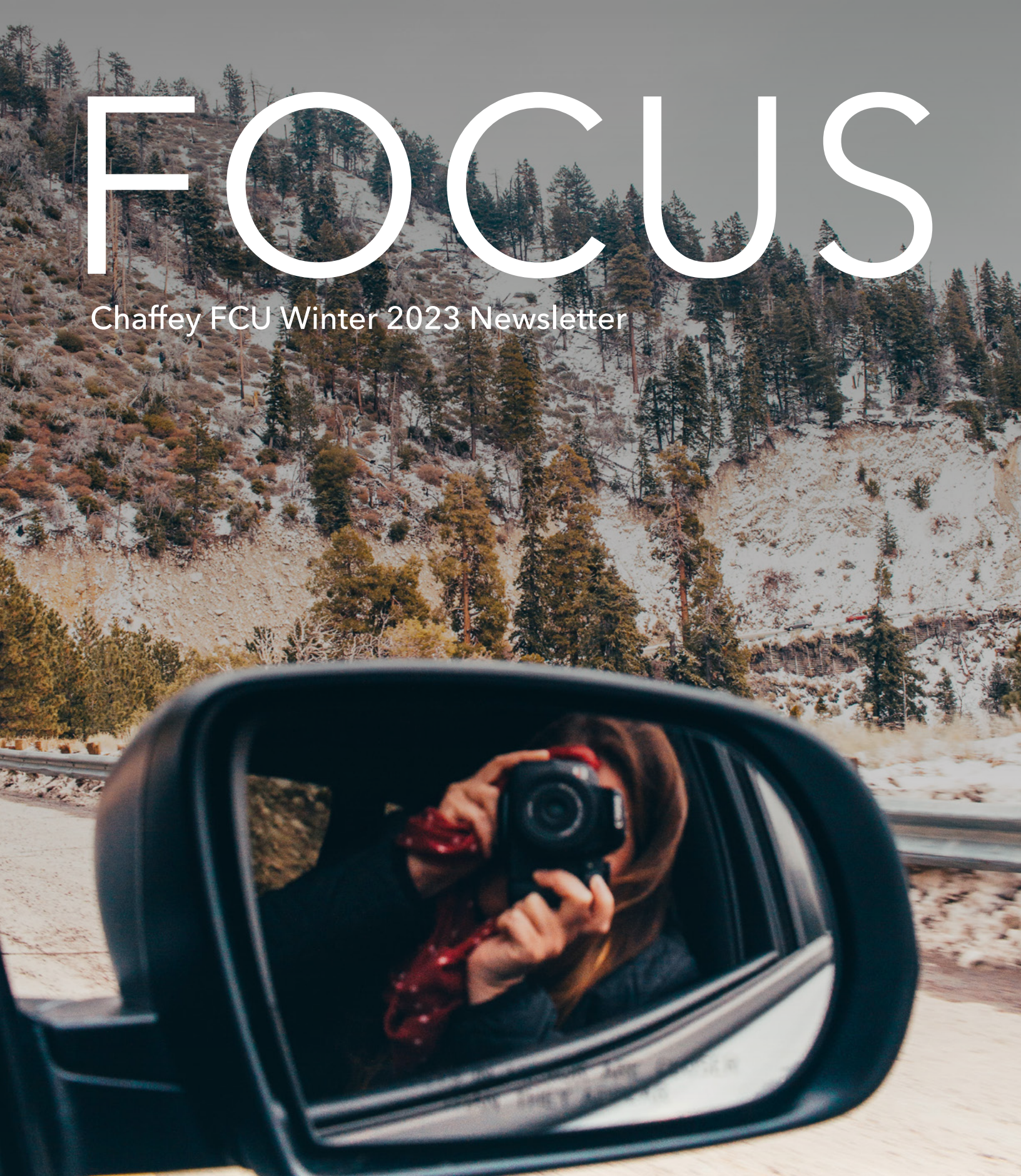


FOCUS

Chaffey FCU Winter 2023 Newsletter





A Message From Diane

Toothpaste and Mustard

Happy New Year, Chaffey members! I hope you were able to spend the holidays enjoying time with family and friends and also taking a moment to find something relaxing to do. Now we enter the time of year full of new beginnings, new perspectives, and of course, New Year's resolutions. My resolution this year: Buy less toothpaste and mustard! Odd combination, I know. However, whenever I find myself buying a box of toothpaste or a jar of mustard for that week's recipe, I invariably get home and find that I already had those items! The thing is, when I am at the store, sometimes I make the purchase "just in case": Just in case I am running low, or the mustard is expired, or I don't actually have it, and I truly need it.

This got me thinking about some of the services Chaffey FCU offers our members. Many of you may be paying for a service through another provider, but perhaps you don't realize that Chaffey FCU offers that service as a part of your [Chaffey Plus checking account subscription](#). The two most popular features of Chaffey Plus are the cell phone protection* and credit/identity theft monitoring** through IDProtect®. Just one of these services through another provider can start at \$10-15 per month, and it adds up quickly as you add on family members and/or cell phone lines. In the same way that I can save money by just checking for mustard before I go to the store, perhaps you can save some money by talking with a Chaffey FCU representative about the benefits of our Chaffey Plus subscription.

Chaffey FCU has a great 2023 ahead of us. Before the end of February, we should be launching Zelle® within our new mobile app! Many of you have been asking for this feature, and we are excited to bring it to you. Additionally, this year Chaffey FCU will be working to have select employees become Certified Financial Counselors, which is just another way we hope to be a resource for you on your financial journey. And of course, we will continue providing the [Bite of Reality®](#) financial literacy simulation to local high school seniors and looking for ways that we can create contributions to our local community.

I wish you all a happy, healthy and blessed 2023, and as always, thank you for your membership.

Diane Kotlewski

President/CEO

*Covers up to \$400.00 per claim. Up to 2 claims per 12-month period. \$50 deductible applies. See Guide to Benefit for full details of coverage and exclusions.

**Some benefits of IDProtect require authentication, registration and activation.

YOU'RE HELPING OUR COMMUNITY

Build a Brighter Future



You Swiped, We Donated \$5,506 to Support the Next Generation

With your help, we raised \$5,506—surpassing our \$5,000 goal—for local college students this holiday season! Every time you swiped your [Chaffey FCU Visa® Debit Card](#) or [Visa® Credit Card](#), we automatically donated a portion of the transaction to the *Fund A Dream* scholarship fund. This fund provides crucial financial assistance to students at Chaffey College. A big thanks to our members for being a part of this impactful effort!

See's Candies Fundraiser for Women's Club of Montclair Raised \$9,720

For the second year in a row, Chaffey FCU sold See's candy over the holidays in support of the [WCOM's](#) Trisha Martinez Scholarship Fund and Youth Programs. WCOM is one of our outstanding community partners who shares our passion for supporting local students and youth programs. We can't wait to continue our partnership this year!





Building a Foundation of Financial Literacy

Take a look at a few of the financially-focused, educational events Chaffey FCU hosted this last quarter—with more to come!

Setting Students Up for Success with a Bite of Reality®

Big financial decisions start the minute teens turn 18—sometimes sooner. Our financial literacy simulation Bite of Reality® helps prepare them for the real world.

Last quarter, we had the pleasure of hosting Bite of Reality® events at Etiwanda High School, Upland High School, and Alta Loma High School. We're looking forward to hosting even more events this year!



[LEARN MORE ABOUT BITE OF REALITY®](#) →

Talking Personal Finances at Etiwanda High School

In tandem with Bite of Reality® events, your Chaffey FCU team also hosted a variety of financial workshops for Etiwanda High seniors. These workshops help students understand best practices for financial well-being, budgeting and credit, lending basics, taxes, and more. It was a privilege to walk students through the important decisions they'll have to make this year as they graduate.

Supporting Students with Valuable Job Prep Information

For many students, getting a job will be their first real experience managing finances—and we don't want them to navigate these new decisions alone. In October, Chaffey Joint Union High School District hosted a student careers fair and we partnered with the district to create a helpful handout with tips on budgeting, reading a paycheck, completing tax forms, and more.





Your Debt-Free Future Starts Here

Don't be overwhelmed by debt. A debt consolidation loan with Chaffey FCU can help ease your financial burden. Get a loan of up to \$25,000 to help you tackle debt and get back on top.

[LEARN MORE ABOUT OUR DEBT CONSOLIDATION LOANS](#)

When Life Happens, Skip-a-Pay

Get your bills back on track post-holidays. Our Skip-a-Pay program lets you skip a loan payment for one month. We know life happens, so take advantage today.

[APPLY HERE TO SKIP A PAYMENT](#)





New Branch, New Ways to Serve Our Community

Hosted by the Rancho Cucamonga Chamber of Commerce, our Rancho Cucamonga branch's Grand Opening event was a huge hit! Local favorites Avatar Coffee Roasters and Bruster's Ice Cream doled out coffee and cones to members and attendees, and everyone enjoyed the new, spacious location.

If you haven't yet, swing by and say hello to Branch Manager Noemi Maldonado and the Rancho team! The branch is fully up and running for all your banking needs.



The Rancho ATM is located outside along the front of the building. Handicap parking and ramp access are available in front of the building and in front of the neighboring nail salon.



We are turning 60!

January 2024 will mark Chaffey FCU's 60th Anniversary! Throughout the year, we'll be dropping fun announcements to celebrate. Stay tuned!

Did You Know?

Chaffey FCU is run by a volunteer Board of Directors and Supervisory Committee made up of you, our members! If you would like to learn more about one of these groups or how to volunteer, please email chaffeymail@chaffey.com.

Upcoming Holiday Branch Closures

Presidents Day: Mon, Feb 20

Coming Soon!

Zelle

Keep an eye out for Zelle®, an easy way to send and receive money, coming soon for all Chaffey FCU members.

RANCHO CUCAMONGA BRANCH

11563 Foothill Blvd #101
Rancho Cucamonga, CA 91730

Mon - Thurs: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: 9 a.m. - 1 p.m.
Sunday: Closed

UPLAND BRANCH

1024 W. Foothill Blvd.
Upland, CA 91786

Mon - Thurs: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: Closed
Sunday: Closed

WEST COVINA BRANCH

2333 S. Azusa Ave.
West Covina, CA 91792

Mon - Thurs: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: 9 a.m. - 1 p.m.
Sunday: Closed

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Federally Insured by
NCUA

Please visit chaffey.com for complete branch information and business hours. Information in this newsletter is subject to change. Visit chaffey.com for current rates and information. All loans subject to credit approval.