

Financial

# NOTES



City of Downey Federal Credit Union

*Serving Members for More than 50 Years*

[www.codfcu.org](http://www.codfcu.org)

## Wake Up...

### Dormant Accounts



COD FCU wants to remind our members who have dormant accounts that they should make use of them to avoid being charged an

account maintenance fee. Your account is considered dormant after 12 months of no activity. It's simple to keep your account active with direct deposits, auto bill pay, and more!

Contact a Member Service Representative to find out all the ways you can keep from being assessed a dormant account fee!

## Cool Off This Summer

### With Our Loan Specials!

#### NEW OR USED VEHICLE LOAN SPECIAL

- As low as **5.39% APR**
- Up to \$40,000
- Up to 120% financing
- Up to 72 months
- Limited Offer — Apply Today!



#### 3, 5, 7 YEAR FIXED HOME EQUITY LINE OF CREDIT

- As low as **7.00% APR**
- Up to \$300,000 limit
- Up to 80% loan to value
- Quick and easy process

Apply today by calling **562.904.1327** or **562.862.0301**.



## Skip-A-Payment

### Take A Break From Loan Payments This Summer!

Take the money from your City of Downey consumer loan payments and use it toward your seasonal purchases, or a well-deserved vacation.\*

\*Some restrictions may apply.

**Call today!**  
**562.904.1327**  
**562.862.0301**

APR=Annual Percentage Rate. Rates are based on credit profile. Other terms and rates are available and restrictions may apply—contact the credit union for further details.



# Don't Take the Bait

Protect Yourself from Identity Theft & Internet Fraud

Don't be fooled by suspicious e-mails, phone calls or other activities—they are simply bait to reel you in and steal your identity. Here are some suggestions to help keep your identity safe:

- Keep your social security card and passport in a safe place. Do not carry them with you unless absolutely necessary.
- Limit the identifying information, including credit cards, you carry.
- Shred all financial information, such as unsolicited convenience checks, applications or bank statements.
- Do not give out information by phone, unless you initiated the call or know the person.
- Pay attention to billing cycles and follow up if bills don't arrive on time.
- Report lost or stolen checks to your bank immediately. Your bank will block payment on the check numbers involved.
- Closely guard your ATM Personal Identification Number (PIN) and ATM receipts.

**Remember—City of Downey FCU will never contact you "out of the blue" to ask for personal financial information.**

# Thank-you For A Successful Annual Meeting

City Of Downey Celebrated Its 50th Anniversary!

A total of over 200 members in two sessions were in attendance at the Annual Meeting.

Members were served with lunch catered by Tropicana Services while the Annual Meeting Business was conducted by Richard Redmayne, Vice Chairman and Jon Hernandez, President/CEO.

No other nominees were submitted therefore the incumbents Richard Redmayne and Carol Sylvia will continue serving the board for the next three years.

The meeting concluded with the drawing of door prizes compliments of our business partners including 50 Vacation Get Away Certificates in celebration of COD FCU's 50th Anniversary.



City of Downey Staff – Annice, Gabby, Cristina, Nelva, Monica & Anabel



## LIST OF OFFICIALS

**Andy Doyle**  
*Chairman*

**Richard Redmayne**  
*Vice-Chairman*

**Tony Vasquez**  
*Treasurer*

**Carol Sylvia**  
*Secretary*

**Alfred Ibanez**  
*Director*

**Kathy Simmons**  
*Supervisory Committee  
Chairman*

**Shirley Conte**  
*Supervisory Committee  
Member*

**Jon Hernandez**  
*President/CEO*

**Johnny Lee**  
*Business Consultant*

**Jay Lee**  
*Internal Auditor, IT &  
Compliance Officer*

**Annice Kim**  
*Lending & Branch  
Supervisor*

**Anabel Silva**  
*Accounting & Branch  
Supervisor*

**Monica Marin**  
*Collection & DMV  
Coordinator*

**Cristina Rodriguez**  
*Member Service  
Representative*

**Nelva Victoria**  
*Member Service  
Representative*

**Gabby Santiago**  
*Member Service  
Representative*

**Karla Ramos**  
*Member Service  
Representative*

## ANNOUNCEMENTS

### CLOSINGS

Staff Training  
Saturday, July 28

Labor Day  
Monday, September 3

Columbus Day  
Monday, October 8



**Main Office**  
10411 Lakewood Boulevard  
Downey, CA 90241

Telephone: 562.904.1327  
Fax: 562.622.1079  
24-Hour Phone Teller:  
562.869.8104

Hours:  
M-F 9:00 a.m. – 5:00 p.m.  
Sat 9:30 a.m. – 12:30 p.m.  
(closed 1:00 – 2:00 p.m.)

**Branch Office**  
11111 Brookshire Avenue  
Downey, CA 90241

Telephone: 562.862.0301  
Fax: 562.862.4581  
Hours: M-F 8:30 a.m. – 4:30 p.m.

Web  
[www.codfcu.org](http://www.codfcu.org)



Your savings Federally insured to \$100,000 by the NCUA, a U.S. Government Agency.