



CEO Message

Happy New Year, Chaffey FCU Members!

Coming into 2021, we were braced for a less-than-perfect year. The ongoing concerns about COVID-19, the Delta variant, and school closures (among other things) posed a number of threats to our Members, our credit union performance, and our employees. While the year certainly had its ups and downs, we reached the end of it with better-than-expected performance in a number of areas. One of the highlights for us was having our Board Chairman, Don Bertucci, recognized by the California Credit Union League with the J. Alvin George Outstanding Volunteer award in November. Don has been giving back to Chaffey FCU for over 30 years, and we are thankful for his dedication and his leadership.

Looking forward to 2022, there are several upcoming projects that we are excited about! We are currently working on setting up contactless and digital debit and credit cards; this will allow you to load your Chaffey FCU cards to your Apple, Samsung, or Google Pay digital wallet. Keep an eye out for more information on this exciting development over the next few months. Toward the middle of 2022, we are planning on implementing a new loan application platform that will help to streamline our loan application process. Finally, we are looking forward to holding Bite of Reality® financial simulations in person for the first time in two years!

Thank you for your support and for choosing Chaffey FCU as your credit union. I hope you enjoy reading about our activities over the past few months, and do not hesitate to reach out if there is anything we can do for you and our community.

As always, thank you for your membership, and have a fantastic 2022!

- Diane Kotlewski

President/CEO

IN THE COMMUNITY



Outstanding Volunteer Award

Our very own Don Bertucci, Board Chairman of Chaffey FCU, was awarded the J. Alvin George Outstanding Volunteer Award from the California Credit Union League! This award honors significant contributions over the most recent three years by people who serve credit unions in a volunteer capacity. Don was honored for his individual contributions to Chaffey FCU and the education community, as well as the contributions made by those volunteers and leaders he has recruited over the years. Congratulations, Don!

Paycheck Protection Program

In 2021, Chaffey FCU continued to offer Paycheck Protection Program loans. Initially part of the 2020 CARES Act, additional funding was approved in 2021. Over the course of the year, Chaffey funded **72 PPP Loans** for a grand total of **\$2.9M** to small businesses.



As we head into the new year, Chaffey FCU would like to take a moment to reflect on who we are and why we are here!

Our Vision: Chaffey Federal Credit Union will provide a consistent quality of service which exceeds Member expectations, while providing financial strength and stability.

Our Mission: To empower our Members to achieve financial wellness by delivering personalized service, providing quality financial products, and facilitating opportunities for financial literacy.

2021 RECAP

OVER
\$30K
IN DONATIONS

- Women's Club of Montclair
- Rowland USD
- Baldy View ROP
- Foothill Family Shelter
- Anthesis
- Megan's Wings
- E3 Foundation
- Carden Arbor View School
- Education Foundation: Sweating for Scholarships
- Upland Animal Shelter
- Assistance League

AND SO MANY MORE!

64
FINANCIAL
EDUCATION
CLASSES

- 30 In Person
- 34 Virtual

**WE SPONSORED
WELCOME BACK
BREAKFASTS!**

- Alta Loma High School
- Montclair High School

FINANCIAL STATUS

AS OF NOV. 30

Asset Size:
\$221,797,062

Member Count:
12,039
113 Chaffey Jr. since June 1!

Deposits:
\$202,357,015

Loans:
\$106,717,107

Dividends Paid to Members:
\$880,364

**WELCOME
BACK LUNCHES
FOR STAFF:**

- Ontario High School
- Los Osos High School

2 INTERNS

April:
Oct. 2019 - Sept. 2021

Victoria:
June 2021 - Dec. 2021



NEW YEAR. NEW BUDGET.

5 Tips to Revamp Your Finances in the New Year

1. Start by making a budget.

A detailed monthly budget can help you pay your bills on time, have funds to cover emergencies, and reach your financial goals. When was the last time you re-evaluated your financial health and created a budget? Get started.

2. Create a financial road map.

What are your financial goals? Everyone needs to plan for basics like retirement – however far off that may be — but you can also map out your other spending. Account for big expenses like a house or a car ahead of time.

3. Know what you're saving for.

Whatever your financial goals are, it's never too soon to start working toward them. First, get your savings started by putting money away in an emergency fund. Then you can start putting money away toward your other goals. These tips will help you keep track of your finances so you can reach your goals.

4. Get informed about credit.

Why does your credit score matter? How can you improve it? Your credit report determines whether you qualify for a loan and the rate at which you are going to pay it. Learn how to keep your credit score strong.

5. Talk about it.

It's smart to hold a family meeting at least once a year to discuss finances. You can take that time to assess where you are financially and adjust your spending and saving goals if they have changed.

Visit our website for more tips and tricks on how to keep your budget on track in the new year!



IT'S NEVER TOO SOON TO START SAVING!

Chaffey Jr. Accounts

Chaffey Jr. Accounts are a great way for all Members under the age of 18 to start learning about managing savings, checking, and finances. Some of the benefits that come with a Chaffey Jr. Account include:

- **Teaching the importance of responsibility and financial education**
- **No monthly fees, which allows more room to build up savings**
- **Weekly activity alerts for peace of mind and monitoring**
- **Debit card* access enforces the importance of managing money**
- **Check your balance anytime with 24/7 access to account activity**



All Chaffey Junior products require an adult owner on the account. A Visa Debit/ATM card will be issued to minors over the age of 13, or to the adult owner(s).

*Debit card only available for checking accounts. Youth Member must be age 13+ to qualify for a Chaffey Junior Checking Account.

Savings account eligible for anyone under the age of 18.

VISIT OUR WEBSITE TO LEARN MORE



CONSOLIDATE **YOUR DEBT** WITH US!

Kick off the new year the right way by consolidating your high-interest debt with a Chaffey FCU debt consolidation loan! We offer low fixed rates with terms up to 60 months.

VISIT OUR WEBSITE FOR MORE INFORMATION!

Introducing Our New Supervisory Committee Member!

Chaffey FCU would like to welcome Eduardo Zaldivar to the team! Eduardo will be taking a seat on our Supervisory Committee. We look forward to the things that he will help us accomplish!





Stay Connected

Web: www.chaffey.com
Email: chaffeymail@chaffey.com

Visit Us

Upland Branch

1024 W. Foothill Blvd.
Upland, CA 91786
Monday - Thursday: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: Closed
Sunday: Closed

Rancho Cucamonga Branch

9679 Baseline Rd.
Rancho Cucamonga, CA 91730
Monday - Thursday: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: Call Center Only
Sunday: Closed

West Covina Branch

2333 S. Azusa Ave.
West Covina, CA 91792
Monday - Thursday: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. - 5:30 p.m.
Saturday: Call Center Only
Sunday: Closed

Virtual Branch

Member Service Call Center
(833) 282-1033

Follow us on Facebook, Twitter, and/or Instagram!



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

ATTENTION, MEMBERS!

Per the California Department of Public Health, masks are required to be worn indoors at all Chaffey Federal Credit Union branches.

Holiday Branch Closures

Martin Luther King Jr. Day
Monday, January 17

Presidents Day
Monday, February 21

DOWNLOAD OUR APP!

Chaffey FCU's mobile app is designed for convenient access to your account whenever you need it! Download the app in the App Store or on Google Play and enjoy features like bill pay, e-Statements, and remote deposit capture.

