



We're dedicated to providing exceptional financial services to our members!

Convenience Services:

- ◆ 30,000 CO-OP ATM's Nationwide
- ◆ Mobile App
- ◆ Online Banking
- ◆ E-Statements
- ◆ Audio Response System

Saving Services:

- ◆ Checking Account
- ◆ Visa Debit Card
- ◆ Savings and Club Accounts
- ◆ Share Term Certificates
- ◆ IRA Accounts
- ◆ Wire Money

Loans:

- ◆ New and Used Vehicle Loans
- ◆ Signature Loans
- ◆ VISA® Credit Card
- ◆ Motorcycle Loans
- ◆ Shared Secure Loans
- ◆ Recreational Vehicle Loans
- ◆ New Water Craft / Boat Loans

Youth Programs:

- ◆ Baby Olives Account

Olive View FCU

Website:

www.OliveViewFCU.com

E-Mail:

oliveview@i-lovemycreditunion.com

Main Office:

14445 Olive View Drive, BLDG O-1
Sylmar, CA 91392
818 367-1057 • Fax: (818) 362-3467

Office Hours:

7:30 - 4:00 Monday - Friday

Mailing Address:

P.O. BOX 923071, Sylmar, CA 91392

24-Hour Teller:

(855) 249-4905



Credit Union Statistics as of May 31, 2024

Assets \$64,093,894
Shares \$49,667,157
Loans \$36,547,613



Scan the QR code to see current rates!
2644-0324-Olive View FCU

DO YOU HAVE LIMITED OR NO CREDIT HISTORY?

Our Secured Visa® card will help you build your credit using the money in your Share Savings Account as collateral.



For Olive View FCU members with less-than-perfect credit, the Secured Visa® can help you rebuild your credit history or start from the beginning if you have no credit history at all. It looks just like our other Visa® credit card and offers all the same valuable features. The main difference is that the card is secured by funds in your savings account.

- **14.90% APR*** (Note: erroneously advertised at 14.99% in the Spring 2024 newsletter)
- **No annual fee and no balance transfer fee**

* APR = Annual Percentage Rate. Please contact Olive View FCU for disclosures and other rates and terms.

How it works: After your application is approved, you'll make a deposit to your savings account in the amount of your approved credit limit (minimum of \$500). The deposit is returned to you when the card is closed, or if you are approved for our other Visa® credit card in the future.

VEHICLE EQUITY TITLE LOAN

Vehicle equity is the value of your car after you subtract anything you owe on it. If you own your car outright with no loans or liens, you may be eligible for a Vehicle Equity Title Loan up to 100% of the equity. If you're paying off an existing loan/lien, you can subtract your loan/lien balance from the car's current value to find your equity amount.



Benefits of an equity title loan:

- Debt consolidation
- Emergency cash
- Home improvements
- No prepayment penalty
- Same term and interest rate as our regular auto loans
- You keep your car

To apply online or for more details visit www.oliveviewfcu.com, or call 818-367-1057 to speak with a Loan Officer.

*APR = Annual Percentage Rates are based on the creditworthiness of the individual and are subject to change without any notice



SPOTLIGHT ON SECURITY

THE USE OF ARTIFICIAL INTELLIGENCE IN CYBERCRIME

Have you received an offer that seemed too good to be true? Hopefully you didn't fall for it. Unfortunately, scam offers are becoming increasingly difficult to discern. Cybercriminals are using Artificial Intelligence (AI) which learns and adapts in real-time to what works and doesn't work. As a result, a scam that before seemed too good to be true or had obvious grammatical errors might now be packaged in a way that looks reasonable, is written well, and is intriguing enough to get your attention. More than ever, we urge you to stay vigilant, be proactive, and respond appropriately if you think you might be targeted by a scammer or fraud. Be especially wary of "call to action" messages such as, "Your browser needs to be updated." Here are some tips you may find helpful:



- **Don't be pressured** to purchase an item or pay for a service quickly. Legitimate businesses and people will give you time to decide.
- **Exercise caution online.** Be cautious of suspicious emails, links, and attachments. When in doubt, verify the source before clicking.
- **Review your accounts regularly** — even daily. Our mobile app is simple, fast, easy to use and secure. Get into the habit of taking 30 seconds or less every day and review every transaction moving through your account. It will give you peace of mind.
- **Report suspicious activity.** If you notice anything unusual or suspect a potential threat to your personal information, don't hesitate to report it to our Credit Union immediately.

CREDIT UNION UPDATES!

Congratulations to all our participant winners!

Thank you for completing our member satisfaction survey. Member participation is essential to continuously improve our services and understand your needs.

We appreciate all of you who switched to e-Statements.

It pays to be Green!

NEW PHONE SYSTEM! At Olive View FCU, we understand how important it is for you to be able to call us during the day, which is why we're pleased to announce that we are currently working to upgrade our current phone system! Long gone are the days of lengthy hold times, misrouted calls, and other inconveniences. As we prepare for the conversion, we will make sure to keep you posted. Thank you for being an Olive View FCU member!

