1ST QUARTERLY NEWSLETTER · Winter 2025



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

Convenience Services:

- 30,000 CO-OP ATMs 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
- Title Loans First Step Loans
- Emergency Loans
 Holiday Loans

Youth Program:

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 November 30, 2024 Assets \$64.390.289 Shares \$49,791.271 Loans \$36,960,410



Scan the QR code to see current rates! 2644-1224-Olive View FCU



REFINANCE YOUR AUTO OR MOTORCYCLE LOAN AND SAVE! Enjoy 2 months without payments and receive \$100 cash!

Simply refinance your auto loan from another lender with Olive View FCU loan and reduce your interest or monthly payment, or both! Let us help you pay off your existing loan and put more money in your pocket with our competitive auto loan refinancing rates. Our members are our owners so we're able to pass along our profits to you through better rates. We never charge an application fee. Olive View FCU puts your financial success where it belongs-in your hands.

APPLY ONLINE AT www.OliveViewFCU.com

GO GREEN AND SAVE WITH OLIVE EW FEDERAL CREDIT UNION

Help us lead the way to a cleaner tomorrow by driving a vehicle that increases fuel efficiency and reduces harmful emissions, and enjoy an additional rate discount of 1.00%* on your clean energy vehicle.



*APR = Annual Percentage Rate. Subject to credit approval, Credit Union Lending Guidelines and restrictions. Refinance offer is for existing loans from another lender, 2015 models of \$8,000.00 or more. Not valid on existing Olivde View FCU loans.

Privacy Policy

Olive View Federal Credit Union understands the importance of protecting the privacy of our members. We are committed to maintaining the confidentiality of each member's financial records consistent with State and Federal law. The following sets forth our policies regarding the use and protection of your financial information.

- During the course of business, we collect non-public personal information about you from the following sources:
- Information we receive from you on applications or other forms;
 Information we obtain when verifying the information we receive from you;
 - Information about your transactions with us, our affiliates, or others; and
 - Information we receive from a consumer reporting agency.

Generally, we may share all information we collect about you as described above with nonaffiliated third parties to complete transactions and maintain accounts and related records (such as data processing transactions and records). We may also share such information with selected nonaffiliated parties if: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided by a consumer reporting agency in accordance with the Fair Credit Reporting Act (FCRA); or 4) the disclosure is lawfully required or permitted. Also, we may enter into agreements with other businesses to provide support or service to us, or for one or more of our products, such as mailing houses that assist us in delivering your statements and other promotional material. Under certain circumstances we may also enter into joint marketing acrosments with other financial services reviders cuber of the promotional material. Under certain circumstances we may also enter into joint marketing agreements with other financial service providers, such as mortgage bankers, insurance companies and agents. We require each business we select

to agree to safeguard our members' information and to comply with all applicable privacy standards and laws. Furthermore, we may also disclose non-public personal information about you to other nonaffiliated and affiliated third parties not described

above as permitted by law and our policies. Because of the limited way we share information with nonaffiliated third parties, we are not required to provide you with the opportunity to opt-out from the disclosure of information to nonaffiliated third parties

Pursuant to the FCRA, it is the credit union's practice to share Transaction/Experience Information (as defined by FCRA) with its affiliates and nonaffiliated third parties to the extent permitted by law. Each of our employees has the responsibility for maintaining the confidentiality of member information. We require all of our employees to agree

in writing to protect the confidentiality of our member information. Our employees access information about you to provide products and services to you, to administer your account, to provide requested services, or in response to a legally valid outside request order (such as subpoena). In addition, our employees may also access information to exercise our rights under the law or pursuant to any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information. We strive to ensure that our records contain accurate information about you. We investigate your inquiries about information we determine

to be incorrect. We reserve the right to revise our policy as our business needs change or as law requires. If we revise our policy, we will provide our active members with copies of our new policy at that time. If you have any questions, please contact us at (818) 367-1057.

2025 VOLUNTEER BOARD NOMINATIONS AND ELECTION

The 89th Annual Meeting of the Olive View Federal Credit Union members will be held on Monday, March 17, 2025, at 5:00p.m. at the Conference Center located at Olive View-UCLA Medical Center, 14445 Olive View Drive, Sylmar. The Nominating Committee has nominated candidates to fill expiring Board member positions on the Olive View Federal Credit Union Board of Directors. These positions are for a threeyear term beginning March 2025. These seats are currently held by Diana Loring and Lisa Klein. They have been nominated to run as incumbents.

Members interested in candidacy for the Board of Directors may also be nominated via petition. To nominate by petition you must submit the following information:

- Full name and address;
- · Home and business telephone numbers;
- Olive View Federal Credit Union account number;
- A written statement of qualification and biographical data
- A petition signed by at least 2.5% of the Olive View FCU's members (147 primary member signatures.)

All information for nomination by petition must be submitted no later than February 1, 2025, to the following address:

> Olive View Federal Credit Union Nominating Committee P.O. Box 923071 Sylmar CA 91392

Diana Loring, Incumbent

Diana Loring has been a Board member since 2022. As an active member of the Board, she has also participated in updating the new employee orientation packet, assessed CEO goals to ensure relevance to OVCU and their members, participated in the Core Conversion Committee and other various duties.

Prior to retirement, October 2021, she was a Registered Nurse at Olive View-UCLA Medical Center (OVMC) for 25 years. She has been a member of our Credit Union since 1996.

The last 17 years of her career at OVMC she held a leadership position in Nursing. She participated in the planning and implementation of staff and the operations initiatives. She also held the position of Utilization Management Director, which involved making sure patients were receiving the right care in a timely manner to ensure payment for their care.

Diana volunteered with the Red Cross for several years and participates in many organizations, such as the American Hospital Association.

Diana holds a bachelor's in nursing (BSN) from California State University, Northridge and holds a license as a Registered Nurse and Public Health Nurse. She lives in the Santa Clarita Valley with her husband and enjoys traveling and playing Pickleball. As a long-time member of the Credit Union, Diana believes passionately in the benefits it provides to its members and their families and strives to ensure the services provided meet our members' financial needs.

Lisa Klein, Incumbent

Lisa Klein, RN, MSN retired from Los Angeles County (LAC) in March 2022.During her 17 years at Olive View-UCLA Medical Center (OVMC), Ms. Klein was responsible for several hospitalwide improvement and safety projects including; management of the in-patient and outpatient patient experience initiatives and implementation of the hospital-wide Shhh Campaign, implementation of the hospital's electronic medical record, ORCHID, and maintaining compliance with governing and other regulatory agencies (ex., CMS, Joint Commission, etc.). Ms. Klein also provided nursing leadership and expertise on various medical and quality committees.

In July 2014, Ms. Klein transferred to LAC Public Health's Division of HIV and STD Programs (DHSP) as the Clinical Quality and Privacy Officer where she worked to ensure compliance with information security policies and requirements, implement various quality initiatives, and ensure regulatory compliance with all applicable local, State, and federal regulatory agencies.

These days, Ms. Klein is happy to spend time with her family and five fur babies (3 dogs, 2 cats) traveling, watching movies, and finding new restaurants to try. Ms. Klein has been a Credit Union member since 1997.