



# COMMON CENTS

**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](http://www.OliveViewFCU.com)

### E-Mail:

[oliveview@i-lovemycreditunion.com](mailto: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

Your Savings At The  
Credit Union Are Federally  
Insured To At Least  
**\$250,000**

Credit Union Statistics  
as of November 30, 2023

Assets \$64,664,668  
Shares \$50,258,395  
Loans \$36,666,117



Scan the QR code to see current rates!  
2644-1223-Olive View FCU

## Have you tried our Mobile App?

- No need to go to your browser any longer!
- Go to the App Store and download the OVFCU app right now!
- Transfer between accounts
- Transfer to make loan payments
- View your transactions



## Our Auto Rates are Great!



- ◆ Pre-Approvals & Refinances
- ◆ GAP Insurance Available
- ◆ Credit Life & Disability Insurance Available
- ◆ Super Rates as Low as **1.90%\***
- ◆ Terms up to Six Years
- ◆ CarFax Service

- ◆ Great for Holiday Shopping and Travel
- ◆ No Yearly Fee
- ◆ No Balance Transfer Fee

**VISA**  
Credit Card Rates  
as LOW as **14.9%\*\***

\* Your actual rate and resulting payment may vary according to your individual credit score and term. Please contact Credit Union for Details.

## 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 nonpublic personal information about you from the following source:

- 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 Agency; 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 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 member's information and to comply with all applicable privacy standards and laws.

Furthermore, we may also disclose nonpublic 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 Fair Credit Reporting Act ("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 nonpublic 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, our staff is always happy to help you call us at (818) 367-1057.

# 2024 VOLUNTEER BOARD NOMINATIONS AND ELECTION

The 88th Annual Meeting of the Olive View Federal Credit Union members will be held on Monday, March 18, 2024, 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 three-year term beginning March 2024. These seats are currently held by Doris Hish, Rozette Mehrabi, Rafael Salazar and Teri Smith. 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 Credit Union's members (145 primary member signatures.)

All information for nomination by petition must be submitted no later than February 2, 2024, to the following address:

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

## **Doris Hish**

### **Incumbent - Vice President, Board of Directors**

Doris worked for L.A. County for 41 years holding various positions within the financial departments. At retirement, she held the position of Interim Chief Financial Officer (CFO). After retirement, she continued her public service as a contract finance consultant for 10 years.

From 1998-2002, Doris was a member of the Credit Union's loan approval committee and was elected to the Board of Directors in 2002. During her 21-year tenure on the Board she has held the position of Secretary and is the currently Vice-President. She has a myriad of knowledge pertaining to management, supervision, organizational structure, policy compliance, and finance.

## **Rozette Mehrabi**

### **Incumbent - Board of Directors**

Rozette worked for Los Angeles County for over 22 years before retiring in 2010. Many of her years of service were as a supervisor in Olive View's Finance Department.

Rozette became a Credit Union member in 2018 and has always enjoyed the feeling of family the Credit Union offers, which is part of the reason why she is a strong advocate of the Credit Union's mission. In 2019, she became a Credit Union Board Member and is currently serving as the Chair of the Supervisory Committee. Her employment background and finance knowledge has provided her with many of the tools needed to effectively serve our Credit Union. It is her pleasure to serve in this capacity and looks forward to continuing to do so.

## **Rafael Salazar**

### **Incumbent - Treasurer, Board of Directors**

Rafael Salazar has been an LA County employee for over 37 years. He has dedicated his career to working at Olive View-UCLA Medical Center. He began his career as an Accountant I and is currently the manager over the Budget and Financial Planning unit. He works with Hospital Administration, Department Chiefs and Nursing Administration to ensure the budgetary needs of the hospital are met. His leadership and communication skills have played a pivotal role in shaping and developing the financial strategies at Olive View-UCLA Medical Center.

In addition to his notable career with LA County, Rafael has served as a member of the Olive View Federal Credit Union Board of Directors since 2012. He has served as a member at large and is currently the Board Treasurer. He has diligently worked on the Nominating Committee, Strategic Planning Committee and participated in interviewing potential new staff members. He brings years of financial knowledge and expertise to the Board. Rafael has a proven track record in financial management and hopes to use this experience and knowledge to further grow the Olive View Federal Credit Union.

## **Teri Smith**

### **Incumbent - Secretary, Board of Directors**

Teri has been a member of the Board of Directors since November 2019 and has held the office of Board Secretary since February 1, 2020. Since joining the Board, she has worked closely with the other board members and Ana Barrios, CEO, on the Nominating Committee, Strategic Planning Committee and in interviewing potential new staff members. She has been a very active board member, always willing to work with the team to ensure goals and objectives are being met to the highest possible degree. Her goal is to make sure Olive View Federal Credit Union continues to provide the services that help the members meet their assortment of financial needs.

Teri worked as a Registered Nurse for Los Angeles County for 37 years; the last 10 years of her career were focused on Quality Management, Risk Management and ensuring the hospital met Regulatory and Accreditation standards. Along with serving on the Olive View Federal Credit Union Board of Directors, since her retirement from county service in 2019, she has served as a committee member on her neighborhood counsel. She enjoys home improvement projects, baking, sewing, and playing with her grandchildren.