



2ND QUARTERLY NEWSLETTER · Spring 2024

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

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 February 29, 2024

Assets \$64,661,258
Shares \$50,236,132
Loans \$36,991,714



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



Switch to e-Statements for a chance to win \$150!

OVFCU Members who opt to receive their statements electronically by May 15, 2024 will be automatically entered into a drawing of \$150. If you are the winner, we will contact you to credit \$150 to your OVFCU account.

Electronic statements (eStatements) are the way to the future. Enjoy the benefits of switching to eStatements.

- Access your statements 24/7 and up to five days earlier.
- Reduce the risk of mail fraud and identity theft.
- Easily check your accounts at a glance, double-check your payment and deposit history.
- Eco-friendly • Declutter and stay organized. • IT'S FREE!!!!

**How to access your eStatements
(You must be enrolled to online banking):**

- Log in to www.OliveViewFCU.com
- Self Service - eStatements



How to Build Credit as a Teenager

Once you turn 18, you can apply for a secured card with little to no credit history. Secured credit cards require a security deposit up front. The amount you deposit determines your spending limit.

For example, if you deposit \$500, your credit limit would typically be around \$500.

By using a secured credit card responsibly, you can demonstrate your ability to manage credit and make on- time payments.

SECURED VISA®

Build positive credit history with our Secured Visa. The credit limit of this Visa card is determined by how much of a deposit you make to secure the card.

Our Secured Visa features:

- A minimum deposit of \$500
- 14.99% APR • No Balance Transfer Fee

CALIFORNIA NOTICE

THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE.

Baby Olives Accounts

Open a Baby Olive account at OVFCU from April 1 - May 31, 2024, and you will receive a gift and a deposit for \$5 for opening a new Primary Share Savings Account.

It's never too early to open a Baby Olives Account

- Start saving for the future
- Learn to manage money
 - Watch savings grow
- Introduction to banking

