

# Noble News

## MEMBERSHIP. WHAT'S IN IT FOR YOU?

We often thank you for your membership, but what does “membership” really mean?

### A Peace of Mind

In good times and times of trouble, you know you can count on us to help. During 2018, we approved loans for over 12,000 members for over \$215 million. Many of these members were in troubled straits and they came to us with the confidence of knowing we are there for them. And we were. We greeted these members with warmth and compassion, as we do with all of our members.

Many of our members recognize us as a shelter from the storm that is the recent stock market. Your hard earned savings dollars are safe and sound with us, with savings rates that are among the highest in town.

Your membership also provides you with the knowledge that you have partnered with a local financial institution that truly values you as an individual. Our member surveys continue to indicate our members trust us, with ratings that are at the top of the credit union industry, a confidence level that is far out of reach for the banking industry!

### A Piece of the Pie

We welcomed almost 9,000 new members in 2018. We estimate that by joining Noble, we saved them over \$1.5 million dollars in improved loan rates, higher savings rates and much lower fees. Most of our existing members recognize this tremendous value of membership and come to us for all of their financial needs.

### A Piece of the Say

Our goal is to allow you to do transactions when you want, where you want, and how you want, and we have made great progress! We have enhanced our online loan application, allowing you to request a loan and have it funded without having to come into a branch. We have strengthened our mobile functionality, giving you more access and simplicity.

Want to be alerted immediately if a fraudulent transaction hits your card? Use the CardValet app and you will get instant notification of each transaction on your account. You can also use CardValet to turn access to your debit or credit card on or off, to improve your security.

In addition, you now have the ability to use ApplePay, GooglePay or SamsungPay!

During 2019, we will be adding a functionality to home banking that will provide you the ability to open up a new checking, secondary savings, money market or certificate account-when you want and wherever you are!

### A Piece of History

We will grow to over 100,000 members in 2019, making us one of the largest credit unions in the Central Valley. As a member of a not-for-profit, cooperative financial institution, your participation not only improves your life, but also contributes to the wellbeing of all of our membership.

### A Piece of Our Community

The employees of Noble Credit Union have a strong commitment to our community. Our employee volunteer program, called Be Noble Together, drew almost 50 employees and family members to the Central California Food Bank this past year. That was only one of at least five events we participate in each year. During 2018, our staff contributed over 4,000 hours of volunteer work, investing in our community.

So, yes, your membership means a great deal. Why not share it with someone else? Your family members are eligible to join, as are employees of over 350 of our business and organization partners. The stronger our membership base grows, the more we are able to contribute back into the lives and lifestyles of our members. Invest in us and we will invest in you!

With deepest and sincere appreciation for you and your membership,



Susan Ryan  
President/CEO



**NOBLE**  
CREDIT UNION

Where you're worth more

# What is Noble?

Being noble means more than just saying one is kind, generous, honorable. It means living it each and every day. At Noble Credit Union, we enthusiastically give back to our communities by supporting their needs, whatever they may be. In 2018, our employees not only volunteered over 4,000 hours to organizations across Fresno and Madera counties, but we also supported the organizations below, enabling them to directly help so many men, women, and children alike.

Big Brothers Big Sisters of Central California  
California Credit Union League  
Central California Food Bank  
Central Valley Cause 4 Paws  
Clovis High School Football  
Fresno County Economic Development Corporation  
Fresno Deputy Sheriff's Association  
Fresno Grizzlies – Donation Drive benefiting those affected by the CA wildfires  
Fresno Metro Black Chamber of Commerce  
Fresno Police Department  
Fresno Rescue Mission  
Friends of the Fresno County Public Library  
Friends of the Library – Madera County  
Golden Chain Theater  
Goldenrod Elementary  
Hinds Hospice  
Kerman FFA  
Kingsburg Rotary

Kiwanis Club of Selma  
La Sierra Guild Valley Children's Hospital  
Madera Special Needs Sports and Recreation  
Marjaree Mason Center  
National Latino Peace Officer Association  
North Fresno Rotary  
North Star Family Center  
Pinnacle Training Systems  
San Joaquin Memorial High School  
San Joaquin River Parkway and Conservation Trust  
Second Chance Animal Shelter  
Sheriff's Foundation  
Sisterhood of Survivors  
Susan G. Komen  
Toys for Tots  
Valley Animal Center  
Valley Teen Ranch  
Wings Advocacy Fresno

## Annual Disclosures

### ANNUAL ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, telephone us at (559) 252-5000 or write us at P.O. Box 8027 Fresno, CA 93747 or e-mail us at [memberservices@NobleCU.com](mailto:memberservices@NobleCU.com) as soon as you can. Please contact us if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### UNLAWFUL INTERNET GAMBLING NOTICE

Restricted transactions as defined in the Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which we credit, electronic funds transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.



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### Locations:

Airport: 4979 E. University Ave. (at Fine)  
Ashlan and Blythe: 4422 W. Ashlan Ave. (at Blythe)  
Cedar and Nees: 8087 N. Cedar Ave. (at Nees)  
Clovis: 175 N. Clovis Ave. (at Palo Alto)  
Downtown: 2440 Tulare St. (at O St.)  
Madera: 609 W. Yosemite (at K St.)  
Northwest: 3067 W. Bullard Ave. (at Marks)  
Selma: 2851 Highland Ave. Suite #109 (at Floral)

### Branch Hours:

Mon – Thurs: 9:00 am – 5:00 pm  
Friday: 9:00 am – 6:00 pm

### Ashlan & Blythe, Madera and Selma Branch Only:

Mon – Thurs: 9:00 am – 5:00 pm  
Friday: 10:00 am – 6:00 pm

### Drive Thru Hours (Airport Branch Only):

Mon – Thurs: 9:00 am – 5:30 pm  
Friday: 9:00 am – 6:00 pm

### Contact Center:

Mon – Fri: 7:30 am – 6:00 pm  
Saturday: 9:00 am – 3:00 pm

For more information about credit union products, services and ATM locations, please visit our website.

(559) 252-5000 or (800) 613-2328

[www.NobleCU.com](http://www.NobleCU.com)



Federally Insured by NCUA

## Annual Meeting

The Annual Meeting for Noble Credit Union will be held on Thursday, March 28, 2019 at 5:30 pm at the Administrative Office located on West Shaw Lane, just east of Marks. All Noble Credit Union members are cordially invited to attend. Two Board positions will be filled at this time, and the Nominating Committee has nominated incumbents Linzie Daniel and Douglas Papagni. Nominations for vacancies may also be made by petition signed by one percent of the membership. This petition must be delivered to Susan Ryan at the Administrative Office by February 15, 2019. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.