2023 REFCO CALENDAR

| JANUARY 12 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
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| FEBRUARY 9 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| FEBRUARY 16 | ANNUAL MTG LUNCHEON | PICCADILLY | 11:30 AM |
| MARCH 9 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| APRIL 13 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| APRIL 23-26 | CRCEA CONFERENCE | SAN BERNARDINO | |
| APRIL 27 | SPRING LUNCHEON | PICCADILLY | 11:30 AM |
| MAY 9 - 12 | SACRS CONFERENCE | SAN DIEGO | |
| MAY 11 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| JUNE 8 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| JULY 13 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| JULY 20 | SUMMER LUNCHEON | PARDINI'S | 11:30 AM |
| AUGUST 10 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| SEPTEMBER 7 | BINGO BASH | PARDINI'S | 11:30 AM |
| SEPTEMBER 14 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| OCTOBER 1-4 | CRCEA CONFERENCE | SAN JOAQUIN | |
| OCTOBER 12 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| OCTOBER 19 | HEALTH LUNCHEON | PARDINI'S | 11:30 AM |
| NOVEMBER 7 - 10 | SACRS CONFERENCE | RANCHO MIRAGE | |
| NOVEMBER 9 | REFCO BOARD | NOBLE CRU SHAW | 9:00 AM |
| DECEMBER 5 (TUE) | CHRISTMAS PARTY | PARDINI'S | 11:30 AM |

MEETING LOCATIONS:

REFCO meeting location is Noble Credit Union Headquarters, 2550 W Shaw Lane, Fresno CA 93711; FCERA Board meetings are scheduled on the $1^{\rm st}$ and $3^{\rm rd}$ Wednesdays of each month beginning at 8:30 a.m. at 7772 North Palm Avenue