

## COMMUNITY

### MONEY TALKS

Keep an eye out for Yolo FCU's new online giving program, Money Talks. We'll be challenging you, our community members, to save \$1 million in loan interest by refinancing to a lower loan rate. If the challenge is successful, we'll provide an opportunity for local non-profits and cooperatives to receive a generous donation from Yolo FCU on behalf of the community!

### DOWNTOWN DAVIS BRANCH

Our new downtown Davis branch will be opening soon. Visit [yolofcu.org](http://yolofcu.org) for updated information as it becomes available.

## CONGRATULATIONS

### AND THE WINNER IS...



Congratulations to Center for Land-Based Learning who was the winning recipient of our 2011 third quarter Give a Click grant!

## President's Corner

*I wish I was a fly on the wall on the 99th floor of the mega banks a few months ago. I can just imagine them watching the "little people" close their accounts and move to a credit union when one fee too many pushed them out the door. Don't get me wrong, there are banks that do a good job for their customers, but many simply charge too much in an effort to keep their stockholders happy. The fee changes really should come as no surprise. Banks were created to make money and management had to find a way to keep making themselves and the stockholders money – lots of money. That's what banks do. But at some level, regular people should be looked upon as a valued part of the system and not just as a cash machine to feed hedge fund investments.*

*That's the difference with a credit union. We are owned by our members and we sure were proud and happy to see all the ex-mega bank customers discover Yolo FCU. I'm pretty confident these new members will be saying, "What took me so long to move?"*

*Everyone agrees that 2012 will be on the same pace as 2011. Every year it seems we must look forward to another challenging year. Now that we have accepted things will not suddenly snap back to "normal," we also realize things are slowly getting better. It is easy to lose faith now and again however, as the world adjusts to living within its means, we will adjust our own lives to fit the world we live in today. Yolo FCU continues to work with our members to help them find the best financial path for their world. Many homeowners took advantage of the low mortgage rates in 2011 and it looks like rates will continue to remain low for 2012. Auto loan rates, too, have been at an all-time low. If you purchased your vehicle a few years ago, chances are we can lower your rate and your payment too.*

*Our new branch in Davis has turned out to be a real beauty. In what many have called light speed, we have established a much talked about icon on a very visible corner. Not only have we managed to more than double the size and greatly increase our status in Davis, we actually lowered our monthly expense from our leased space in South Davis! We will be open very soon, so please stop by for the grand opening and take a look at the newest home of Yolo FCU.*

*Happy New Year and thanks for being a member of Yolo FCU!*

*Clyde K. Braden*

## Deposits



### ARE YOU SAVING FOR RETIREMENT?

Individual Retirement Accounts (IRA) have been around for quite some time now, however, many of us still put off saving for retirement and few actually save enough to meet expected future living ex-

penses. If you haven't started saving, consider speaking to a Member Service Representative about opening an IRA. The dividends you earn on an IRA may be tax deductible or deferred.\* If you currently have an IRA, remember you have until April 16 to make your 2011 contribution. For more information on different IRA options, stop in and speak with a Member Service Representative.

\*Please check with your tax advisor.

## Loans

### LOW AUTO RATES

Race into the New Year with a low auto rate! If you're looking to purchase a new or used car or are currently financing your vehicle with another lender, check out what Yolo FCU can do for you. With low auto loan rates you can purchase your dream car or refinance your current vehicle and save! Make a pit stop at any Yolo FCU branch today to see what we can do for you!

## Real Estate

### JUMBO MORTGAGE LOANS

Are you searching for a great rate on a jumbo mortgage loan? If so, rates on jumbo loans are declining, so this is an excellent time to consider refinancing your existing loan or buying the home of your dreams. Yolo FCU jumbo loans offer 80% financing, attractive rates, financing up to \$1,000,000 and local service that lasts throughout the life of the loan. Contact Home Loan Consultant Juliana Garcia at (530) 669-6383 to find the right mortgage product for your unique needs.

## WORKSHOPS / / / /

### PERSONAL SOLUTIONS WORKSHOPS

Investing & Retirement Strategies

When: Tuesday, February 28– 6:00-7:30 p.m.

Where: TBA. Visit [Yolofcu.org](http://Yolofcu.org) for info.

### BUSINESS SOLUTIONS MORNING WORKSHOPS

Securing a Business Loan

When: Wednesday, March 14– 7:30-9:30 a.m.

Where: TBA. Visit [Yolofcu.org](http://Yolofcu.org) for info.

Morning Workshop!

For more information about any of our workshops, visit [www.yolofcu.org](http://www.yolofcu.org) or call (530) 668-2700. To RSVP for a workshop call (530) 669-6371 or email Marketing at [marketing@yolofcu.org](mailto:marketing@yolofcu.org).

## BUSINESS SERVICES / / / /

### REMOTE DEPOSIT CAPTURE NOW AVAILABLE!

Now you can deposit your business checks without leaving your office. Yolo FCU's Remote Deposit Capture is an easy-to-use, cost effective way to do your business banking right at your desk. It saves time, cuts cost and is truly convenient. Check out the Business Solutions page at [yolofcu.org](http://yolofcu.org) or contact Business Services Manager Bethany Malcolm at (530) 669-6309 for more information.

## NOTICE / / / /

### IMPORTANT NEWS FOR MEMBERS WITH CREDIT LIFE OR DISABILITY INSURANCE ON THEIR LOAN ACCOUNT(S)

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 was taken. We are required by California Senate Bill 1493 to provide this notice on an annual basis.

## LOCATIONS / / / /

### WOODLAND

266 W. Main Street  
(530) 668-2700  
M-F 10–6, Sat 10–2

465 Pioneer Avenue  
(530) 668-6080  
M-F 10–6, Sat Closed

### DAVIS

2171 Cowell Blvd., Ste. A  
(530) 297-6700  
M-F 10–6, Sat 10–2  
(Relocating soon to  
501 G Street.)

### WEST SACRAMENTO

815 Harbor Blvd.  
(916) 371-6179  
M-F 10–6, Sat Closed

### ADDITIONAL ATM LOCATIONS

Woodland  
Memorial Hospital  
1325 Cottonwood St.

Winters  
47 Main Street

ACCESS LINE  
(530) 669-6363

WEB SITE  
[www.yolofcu.org](http://www.yolofcu.org)

E-MAIL ADDRESS  
[info@yolofcu.org](mailto:info@yolofcu.org)

## CALENDAR / / / /

### Yolo FCU will be closed:

New Year's Day (observed) – Monday, January 2  
Martin Luther King, Jr. Day – Monday, January 16  
President's Day – Monday, February 20



Like us on Facebook at Yolo Federal Credit Union.

## BOARD / / / /

### Board of Directors

William Schemel, Chairman  
David Thompson, Vice Chair  
Cap Thomson, Treasurer  
Robyn Rominger, Secretary  
Byron MacConnell, Director  
Debbie Bruno, Director  
Phil Marler, Director

### Supervisory Committee

Floyd McCain  
Bonnie Carrere  
Ed Marquez



If you live, work, worship, or attend school in Yolo County, you are entitled to a membership with Yolo FCU.



## NOTICE / / / /

### NEW OPERATING HOURS

Effective January 1, 2012, all Yolo FCU branches will be open from 10:00 a.m. – 6:00 p.m. Monday through Friday and our Davis and Woodland Main Street branches will be open from 10:00 a.m. – 2:00 p.m. on Saturday.

### 2012 ANNUAL MEETING & ELECTION OF DIRECTORS

The annual meeting of Yolo Federal Credit Union will be held Tuesday, March 20, 2012 at 5:00 P.M. at the Main Branch, 266 West Main Street, Woodland. The election will determine three terms of three years each on the Board of Directors. Should there be only one nominee for each opening, no election will be conducted by ballot and no nominations from the floor will be accepted.

Nominations may be made by petition in addition to those nominated by the Nominating Committee. Members\* may be nominated by petition signed by at least 1% of the total membership (161 members). The petition must be presented with a signed statement from the nominee certifying that he or she is willing to serve if elected and include a brief statement of qualification and biographical data. The completed petition and statements may be delivered to any branch addressed to the Secretary of the Board of Directors no later than February 9, 2012. Official petition packets may be picked up at any branch.

If there are more candidates than open positions, an election will be held at the annual meeting. Each member is eligible to cast one vote at the election. Members may also vote by absentee ballot. Absentee ballots must be requested in writing and received by the credit union at least 30 days prior to the annual meeting. The completed ballot must be received by the credit union at least 5 days prior to the annual meeting to be counted. Qualified candidates nominated by the nomination committee or by petition will be posted in each branch 35 days prior to the annual meeting.

\* A member is defined as a person who has applied and been approved by a credit union membership officer. A joint account holder, who is not also a member, is not eligible to sign a petition or vote in any election.