

## WORKSHOPS

### PERSONAL SOLUTIONS WORKSHOPS

Ins & Outs of Foreclosures and Short Sales

When: July 28, 2010; 6:00 – 7:00 p.m.

Where: 815 Harbor Boulevard, West Sacramento

Identity Theft & Fraud Prevention

When: August 25, 2010; 6:00 – 7:00 p.m.

Where: 815 Harbor Boulevard, West Sacramento

College Funding Solutions

When: September 22, 2010; 6:00 – 7:00 p.m.

Where: 266 W Main Street, Woodland

### BUSINESS SOLUTIONS WORKSHOPS

Grant Writing for Non-Profits

When: September 15, 2010; 8:00 – 9:30 a.m.

Where: 266 W. Main Street, Woodland

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 Nicole Bridge at [nbridge@yolofcu.org](mailto:nbridge@yolofcu.org).

## YOU'RE INVITED

### FRAUD AWARENESS FAIR 2010

Come learn about fraud from local law enforcement, as well as its impact and how to protect yourself at the Yolo County District Attorney's third annual Fraud Awareness Fair on Thursday, July 8, 2010. The fair will take place at 1110 West Capitol Avenue in West Sacramento from 2:00 – 6:00 p.m. and features a fundraising dinner catered by Ludy's Main Street BBQ at 4:00. Tickets for the dinner are \$15 per person and can be purchased by contacting the Yolo County District Attorney's Office at (530) 666-8380.

## LOCATIONS

### WOODLAND

266 W. Main Street  
(530) 668-2700  
M-F 9:30–6, Sat 9–2

465 Pioneer Avenue  
(530) 668-6080  
M-F 9:30–6, Sat 9–2

### DAVIS

2171 Cowell Blvd., Ste. A  
(530) 297-6700  
M-F 9:30–6, Sat 9–2

### WEST SACRAMENTO

815 Harbor Blvd.  
(916) 371-6179  
M-F 9:30–6, Sat 9–2

### 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:

Independence Day – Monday, July 5

Labor Day – Monday, September 6



Find us on Facebook at 100% Yolo!

Become a fan of Yolo FCU!

## 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



**Yolo Federal Credit Union®**  
*Discover the Local Difference!®*

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

## LOANS

### GET AWAY THIS SUMMER IN AN RV!



If you're ready to do some exploring this summer, you've come to the right spot! Whether you're looking to travel near or far, an RV loan through Yolo FCU can help make it happen. Yolo FCU RV loans offer low rates, extended terms, fast approval and knowledgeable staff that will make the lending process simple.

Summer's coming, so what are you waiting for? Visit [www.yolofcu.org](http://www.yolofcu.org), call (530) 668-2700 or visit your local branch and get your application started today!

## DISCOUNT SERVICES

### HOT SUMMER DEALS!

Did you know Yolo FCU offers discounts and admission tickets to local area attractions? Save time and money by purchasing your tickets to Disneyland, Great America, Six Flags Discovery Kingdom and the Yolo County Fair at any Yolo FCU branch. You'll have your tickets in hand and be ready to enjoy the park as soon as you get there! Yolo FCU also provides discounts and coupons to other attractions such as Golfland/Sunsplash, Knott's Berry Farm, Legoland, Raging Waters, San Diego Zoo and more. For additional information visit your nearest branch!

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SAVE FOR A RAINY DAY

GETAWAY IN AN RV



# Community

## GIVE A CLICK!

### YOU NOMINATE, YOU VOTE, WE DONATE!

Yolo FCU is hosting an online giving program called 'Give a Click' that will grant funds in the amount of \$1,500 to a Yolo County non-profit agency. We encourage you to help us recognize the stories and work of deserving non-profits and cooperatives within our community by nominating them for this grant. Each quarter we'll accept nominations on behalf of these organizations, and after tallying your online votes, Yolo FCU will make a donation of \$1,500 to the winning organization. Nomination forms are available July 1-31 at [www.yolofcu.org](http://www.yolofcu.org).

## CONGRATULATIONS!

Congratulations to Yolo Family Resource Center, who was the winning recipient of our first quarter Give a Click grant!



Discover the Local Difference!®

# President's Corner

*There has always been debate over the power of marketing and advertising because of the influence it can have on people to buy things they may not need or can't afford. Well, the debate is over and it has been proven that we buy stuff from companies that have the best ads. The big banks and credit card companies believe in the power of marketing and hire only the best. So, when the legislature moved to protect consumers with the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009, they were clearly going up against the best in the world.*

*To be fair, the big banks, like everyone else, conformed to the new legislative requirements and added the necessary disclosures, like listing the actual costs of paying off a credit card balance and a few other things. However, while the banks told us how concerned they were and about all the wonderful changes they made and gave us the information needed to make informed decisions in the big print, the small print was a different story. Unfortunately, some consumer groups fell for this and even congratulated banks for being consumer activists! Readers Digest recently printed a good article on how banks and credit card companies avoided the law to lower credit limits without warning, jack up or switch interest rates with short notice and increase cash advance fees.*

*As boring as it may sound, Yolo FCU credit cards and policies look exactly like they did before the law. But if it means protecting our members, we're okay with boring!*

*While you should always be on the lookout for a good deal, just be mindful of your reasons for buying that product. Is it something you really need or are you listening to a slick advertisement that has the ability to make lead look like gold? Make sure you watch your wallet! Me, I would rather pay a good price with someone I trust than go for a seemingly killer deal with someone I have to worry about. Trust is a very big deal here at Yolo FCU. It has been in our DNA from the very day we were founded. In fact, our founders were employees looking for a "bank" they could trust to do the right thing, and after 56 years our members still find someone they can trust right here at Yolo FCU.*

*Thank you for giving us your trust! Have a great summer!*

*Clyde K. Braden*

# Business Services

## SBDC – YOUR PARTNER IN SUCCESS!

Whether you're already operating or considering starting a business, the Small Business Development Center (SBDC) at Yuba Community College District can help. The SBDC provides free, confidential one-on-one counseling as well as low-cost seminars, workshops and referrals to specialized business information and resources. Specific assistance is also available for loan package preparation, marketing, manufacturing, accounting, taxes, internet marketing and other specific topics. The SBDC operates locally out of the Woodland Chamber of Commerce Office. For more information or to schedule an appointment with an SBDC consultant, call (530) 822-0140.

\*The above service is offered as a referral only and Yolo FCU accepts no responsibility or liability for the service.

# Real Estate

## NOW IS THE TIME TO BUY!

Did you know that state of California is offering a tax credit for homebuyers? That's right; you can receive up to \$10,000 or 5% of the home purchase, whichever is less, for new home purchases or first-time homebuyers. This opportunity is available on a first come, first served basis, so you don't want to miss out! Combine this offer with a mortgage loan from Yolo FCU, Yolo County's premier mortgage lender, and you'll be on your way to homeownership in no time! Contact Yolo FCU's mortgage lending specialists at (530) 668-2700 and get started on your home loan application today.

# Deposits

## SAVE FOR A RAINY DAY

With the rainy days behind us, now is the perfect time to start saving for the next one. Having an emergency fund set aside is vital to your financial success. This type of cash account is a kind of insurance policy against a financial disaster so when you're suddenly faced with a bill you didn't budget for or a loss in wages, the funds are there. If you don't have an emergency fund, consider starting one today with a Yolo FCU money market account so your funds earn interest and are easy to get to when needed. For more information, visit [www.yolofcu.org](http://www.yolofcu.org) or call (530) 668-2700.