

NOTICE

NON-VISA® DEBIT TRANSACTION PROCESSING

If you use your Yolo FCU debit card online and/or over the phone, the merchant may elect to process your transaction through a non-Visa network, even without requiring you to enter a PIN. Transactions processed outside of the Visa network are not covered by VISA®'s Zero Liability program. To verify how your transaction is being processed, please check with the merchant. Whenever possible, use your PEN, not your PIN. See below for more detailed information.

We have enabled non-Visa debit transaction processing. This means you may use your VISA®-branded debit card on a PIN-Debit Network* (a non-VISA® network) without using a PIN. The non-VISA® debit network(s) for which such transactions are enabled are: STAR, PULSE, COOP and MoneyPass® Networks.

Examples of the types of actions that you may be required to make to initiate a VISA® transaction on your VISA®-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to VISA® transactions are not applicable to non-VISA® transactions. For example, the additional limits on liability (sometimes referred to as VISA®'s zero-liability program) and the streamlined error resolution procedures offered on VISA® debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

**VISA® Rules generally define a PIN-Debit Network as a non-VISA® debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program*

WORKSHOPS



THE FIRST STEPS TO HOMEOWNERSHIP

May 17, 2017
6:00-7:30 p.m.
Winters Branch
168 East Grant Ave.

June 21, 2017
6:00-7:30 p.m.
Davis Branch
501 G St.

Buying a home is one of the biggest financial decisions you can make. That's why it's important to be educated from start to finish. Join us for a free home buying workshop where we'll discuss:

- How to get pre-approved
- Financing options
- HomeAdvantage program

You'll even have an opportunity to hear from a local real estate agent!

To RSVP, email workshops@yolofcu.org or call 530-669-6371.

REAL ESTATE

HAVE YOU TAKEN ADVANTAGE OF HOMEADVANTAGE?

HomeAdvantage™ is a service that can help you search for a home, access expert advice, connect with an experienced agent, earn HomeAdvantage Cash Rewards*, and find a great loan! This program puts all the real estate tools you could ever want or need under one roof-ours! HomeAdvantage is absolutely free to use and is just another benefit of being a member of Yolo FCU! Visit YoloFCU.org to learn more and take advantage of this superb opportunity.



**The HomeAdvantage program is made available to you through a relationship between Yolo Federal Credit Union and CU Realty Services. Program Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Using Yolo Federal Credit Union for a home loan is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. Yolo Federal Credit Union may have specific rules on how your Cash Rewards will be paid out. Cash Rewards incentives are available in most states; however, are void where prohibited by law or by the lender. Please consult with your credit union to get details that may affect you.*

INSURANCE

PROTECT THE THINGS THAT ARE KEY TO YOU.

You have keys to your car, keys to your house, keys to your boat, keys for nearly everything in your life, especially the things that need to be insured. Luckily, we can insure everything that needs keys, and more.

Contact Yolo Community Insurance Services today so we can help you stay covered with an affordable policy you can count on, without having to deal with complicated premiums or requirements.

To get a quote, call (530) 668-2711, or visit YoloFCU.org.



LOANS

EARN 1% CASH BACK ON YOUR SUMMER SPENDING!

Are you already envisioning your summer vacation plans? If so, make sure you plan to get the most out of your summer spending. With the Yolo FCU Visa® Platinum card you can earn 1% cash back on every purchase you make, no exceptions. That's more money in your wallet to spend on things you really care about- like family vacations and summer concerts.

Get the card that gives money back to you! To get started, visit YoloFCU.org, call (530) 668-2700, or visit any Yolo FCU branch.

1% cash back will be paid out annually in November no later than November 30, 2017 on amounts greater than or equal to \$25. Credit will be applied to share accounts that are open and in good standing. Some restriction may apply. Please contact a credit union representative for additional details.

WEALTH MANAGEMENT

IT'S ABOUT TIME IN THE MARKET, NOT TIMING THE MARKET.

There's no magic formula to know the right time to invest in the stock market. Although John O'Connors, Yolo FCU CFS Financial Advisor, can provide strategies to help you maintain a disciplined approach to long-term investments. Below are 5 steps you should consider taking now to help improve the chances of reaching your long-term financial goals.

1. Make an appointment to sit down with John to develop an overall financial plan.
2. Develop a financial strategy you can live with- no matter what happens in the economy or financial markets.
3. Set realistic performance expectations.
4. Diversify your portfolio across different types of investments and financial products.
5. Revisit your financial plan on a regular basis and make adjustments as your goals grow and change.

To get started, contact John O'Connors, CFS Financial Advisor, at 530-669-6306 or joconnors.cfsinvest@yolofcu.org.



**Non-deposit investment products and services are offered through CUSO Financial Services, LP (CFS), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Yolo Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS and its representatives do not provide tax advice. For specific tax advice, please consult a qualified tax professional.*

President's Corner

I love Yolo County! For us here at Yolo Federal Credit Union, supporting our community is an important part of who we are. Our involvement takes many forms, from packing food for Meals on Wheels to teaching students and adults how to make smart money decisions. Our initiatives are also about supporting community events through financial contributions and sponsorships.

This spring, we are supporting several events that will include live music, local food, local wine, and plenty of celebration of what our county has to offer. Come out and enjoy Winters Youth Day on April 29th, the California Honey Festival on May 6th, Celebrate Davis on May 18th, and the Taste of Yolo on June 10th.

We received a tremendous amount of positive feedback on our workshops and we're really ramping up what we're offering this year. You gave us your ideas and we listened. We will be adding content across a few more platforms, including video and possibly a podcast, so stay tuned!

Did the winter weather get you thinking more about your insurance coverage? Now's the time to do a check-in on your insurance policies to make sure you're not paying more than you need to and that you're prepared for the next time a big storm rolls around. Our insurance agency, Yolo Community Insurance Services, LLC is now open for business and we've already heard from quite a few members who were able to save on their monthly premiums.

The Credit Union's mission is to help members achieve financial success and build wealth. We also live by the philosophy of "People Helping People." For us, supporting our community isn't just corporate responsibility; it's about helping others and being an active participant in making our community better. Because only in a strong community, can we all grow and prosper.

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

501 G Street
(530) 297-6700
M-F 10-6, Sat 10-2

WEST SACRAMENTO

2240 Lake Washington Blvd., Suite 100
(916) 371-6179
M-F 10-6, Sat 10-2

WINTERS

168 East Grant Avenue
(530) 795-2816
M-F 10-6, Sat 10-2

ADDITIONAL ATM LOCATIONS

Woodland Memorial Hospital
1325 Cottonwood St.

ACCESS LINE
(530) 669-6363

WEB SITE
www.yolofcu.org

E-MAIL ADDRESS
info@yolofcu.org

CALENDAR

Memorial Day- Monday, May 29, 2017

BOARD

Board of Directors

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

Supervisory Committee

Floyd McCain, Chairman
Bernadette Murray
Shelley Sammut



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.

C-MOTES

Yolo Federal Credit Union Newsletter

Spring 2017

Inside...

WEALTH MANAGEMENT TIPS
HOMEADVANTAGE™ PROGRAM
EARN CASH BACK ON SUMMER SPENDING