

Wealth Management

If you're just getting started with financial planning, dreaming about buying a home, starting a family, or where and how you want to retire. We're here to help you establish a strong financial foundation and help make those dreams a reality.

Straightforward and objective investment advice can save you time while making the most of your money.

Whether you're a beginner or an experienced investor, we are here to help you create a financial P.L.A.N.:

- Pay yourself first
- Live within your means
- Assure your family's stability
- Never stop learning

As a member of Yolo Federal Credit Union you have access to our knowledgeable CFS* Financial Advisor John O'Connors, who can help you navigate through this decision making process and help you uncover which options are best for you, your family, and your situation.

Contact:
John O'Connors
CFS Financial Advisor
(530) 669-6306
joconnors.cfsinvest@yolofcu.org



*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("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. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



Real Estate

We're Your Real Estate Easy Button

Feeling overwhelmed at the thought of buying or selling a home? Don't worry, we've simplified it all with a one-stop shop for real estate! Here are some of the services available to you.

HomeAdvantage®: This free program provides you with everything needed to search for, buy, sell, and save on your next home. Key features include an easy-to-use online search portal, a network of trusted real estate agents, and Cash Rewards* that can save you \$100s to \$1,000s at closing!

Home Loans: We offer flexible options to suit a variety of needs, with excellent service from Paige Swanson, Yolo FCU Home Loan Consultant. NMLS# 762974.

Homeowners Insurance: Whether it's a basic home insurance plan or a policy containing flood insurance, we've got you covered through Yolo Community Insurance Services.

Find out more about our real estate services online at YoloFCU.org or call (530) 668-2700 to speak with a Yolo FCU representative.

*The HomeAdvantage® program is made available to you through a relationship between Yolo Federal Credit Union and CU Realty Services. 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 mortgage 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.

Security

What the Chip?

So what's the deal with these new chip cards? We're glad you asked! The simple answer is that chip-enabled cards are more secure because merchants and card processors don't store card data in their system, such as they do with magnetic-strip cards. These chip cards were also designed to prevent fraud with their sophisticated encryption. This ever changing card technology makes it increasingly difficult for fraudsters to obtain card information.

What does this mean for you? Over the next few months we will begin reissuing all of our cards and replacing them with a new chip card. This card will have a new look with new security! Please keep an eye out for your new card, and be sure to update any automatic payments connected to your previous card numbers. If you have any questions or concerns, please email us at info@yolofcu.org, or call 530-668-2700.

WannaCry Ransomware-What you need to know!

WannaCry is the newest ransomware cyberattack that has been sweeping the world and infecting Windows computers. WannaCry searches and encrypts file types, and then asks users to pay a ransom with Bitcoins. It claims that if payment is not made, that the files will be deleted.

How can you protect yourself?

1. Ensure your anti-virus software is up-to-date.
2. Implement a data back-up to maintain copies of sensitive and/or important information.
3. Do not open attachments included in unsolicited e-mails.
4. Only download software (especially free software) from sites you know and trust.
5. Enable automated patches for your operating system and Web browser.

Now that you have tips to keep your files safe, make sure to share this information with your friends and family.

Insurance

How would you like to have an extra \$637 this year? Members who have switched to Yolo Community Insurance Services have saved an average of \$637 per policy. Whether you're buying a new vehicle, receiving the keys to your first home, or starting your own business, Yolo Community Insurance Services will be here to give you peace of mind and protect the things that matter most. With over 20 insurance company partners, we will help you find a competitive policy that meets your needs and your budget. All it takes is 10 minutes to find that extra \$637!

To receive a free quote call 530-668-2711 or visit YoloFCU.org.



Yolo Community
Insurance Services, LLC

Community Involvement

200 hours. What could you do for your community with 200 hours? On average, our staff donate a combined 200+ hours each year while representing Yolo FCU to assist various Yolo County non-profit organizations. Some of these groups include Woodland United Way, Meals on Wheels, and the Yolo Food Bank, to name a few. Our involvement in our local communities supports the credit union philosophy of "people helping people."



Additionally, we take pride in our support for events that spread awareness of the abundance of goods grown and produced right in our backyard. Yolo FCU was a proud title sponsor of the first annual Taste of Yolo held in Davis on June 10. Attracting over 2,000 visitors, local farms, restaurants, and breweries shared the fruits of their labor and helped promote Yolo County's claim as the true "Farm to Fork" leader in California.

If you or your non-profit is interested in coordinating a group volunteer event with Yolo FCU, contact us at marketing@yolofcu.org to see how we can help your organization!



President's Corner

At Yolo FCU, our mission is to help members achieve financial success and build wealth. Financial success and building wealth can mean something different for every member, which means that we are continuously striving to recommend products and services that will best fit your needs. What we do share in common is the balancing act of managing our daily financials while also planning for the future.

To help with your balancing act, we have five full service branches throughout the county, we offer free online and mobile banking, and we provide our members with more than 30,000 surcharge-free ATMs nationwide through the CO-OP network. And it's worth your time to get a quote from our insurance agency, Yolo Community Insurance Services, to see how much money we can help you put back into your monthly budget.

To help you reach your future goals, we offer educational workshops, we have a grant program for first-time homebuyers, and we can even assist you with 401(k) and 403(b) rollovers, retirement planning, business succession planning, estate creation, and education funding. Contact our CFS Financial Advisor, John O'Connors, at 530-669-6306 or joconnors.cfsinvest@yolofcu.org.

We are also committed to staying engaged with our community. We were honored to support the inaugural Honey Festival in May which brought an estimated 20,000 people to our community. We are also extremely proud to have been a headline sponsor of the first Taste of Yolo - an epic celebration of our local wineries, breweries, restaurants and farms. We are proud of our community, we support local business, and we are the only true local financial institution exclusively serving Yolo County.

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

Independence Day - Tuesday July 4, 2017

Labor Day - Monday September 4, 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.

Let's be friends!



C-NOTES

Summer 2017

Yolo Federal Credit Union Newsletter

Inside...

COMPUTER SAFETY TIPS
HOMEADVANTAGE™ PROGRAM
WEALTH MANAGEMENT PLANNING