

## COMMUNITY

### Helping Local Survivors Thrive!

Yolo Federal Credit Union went Pink this October! We partnered with Thriving Pink, a local non-profit organization that helps local breast cancer survivors thrive. The organization provides opportunities to engage the community and develop a network of support for local women.



### Financial Boot Camp

In November, we hosted the 5th Annual Teen Financial Boot Camp at the Winters Library. Local students were introduced to a variety of essential financial skills to better manage their money and be prepared for "the real world." They learned things like setting financial goals, budgeting, credit reports, and what types of services credit unions offer.

A huge thank-you to the Winters Unified School District for use of the Winters Library and Winters High School for promoting this opportunity.

## NEW WEBSITE

On November 30, 2017 we launched a brand new website designed specifically with our members in mind. Finding the right product or service to help you achieve financial success has become unbelievably easy. You can even learn tips and tricks on saving money, buying a car or home, or even find news about Yolo Federal and what we are doing in the community on the new blog. Below are some must-read articles on the blog:

- Next Exit: New Car
- Firsthand Knowledge from a First-Time Homebuyer
- Father Paddy's: A Business Dream Come True

We are excited to share the new site with you and hope you love it as much as we do. Discover the difference at [YoloFCU.org](http://YoloFCU.org)!



## BALANCE TRANSFERS

Did you go a little credit crazy during the holidays? Kick those high rates to the curb and transfer your balance to one of our low rate credit cards today. Worried about transfer fees? Don't be! Transferring your balance to the Visa Gold credit card is quick and painless. With fewer fees and less interest, you'll wonder why you didn't do it sooner.

Compare your credit card options by visiting [YoloFCU.org](http://YoloFCU.org) or speak with a Yolo Federal representative at your local branch.



## BEST OF 2017

We're going seventeen years strong! We are proud to announce that Yolo Federal has been voted #1 Best Credit Union in Yolo County for the 17th year in a row. Helping our members achieve financial success and build wealth is at the core of what we are all about, and we strive to make a larger impact on not only our members, but our entire community. For more than 60 years, we have served generations of Yolo County residents providing a multitude of financial services that are intended to help them succeed throughout their lives. Whether they're buying their first home or shopping for the perfect retirement plan, we're here for the long haul. We want to thank our members for choosing us and discovering the local difference!



## NOTICE

### IRA Year End Balances

The IRA year end balances are the fair market value. This fair market value is being furnished to the Internal Revenue Service.

### 1099-INT Letters

Due to a change in our system, members will receive separate 1099-INT letters for each account if their overall aggregate balance is greater than \$10. This could potentially cause members to receive more than one letter.

### 2018 Annual Meeting and Election of Directors

The annual meeting of Yolo Federal Credit Union will be held Tuesday, March 20, 2018 at 5:00 P.M. at the Main Branch, 266 West Main Street, Woodland. The election will determine two 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 (182 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 5, 2018. 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.

## PRESIDENT'S CORNER

If you follow us on social media, then I hope you enjoyed seeing the videos we made leading up to the launch of our new website. We had a lot of fun doing them but more importantly, we successfully launched a much more interactive and personalized website that provides you with all of the information and resources you need to achieve financial success and build wealth. It is our mission to help you do that!

We also have a new mobile app and online banking system that is scheduled to go live in spring of 2018. The new application is highly intuitive with enhanced features such as debit card controls, remote deposit, person-to-person payments, and fingerprint access. The impeccable new design will be easily viewed from a desktop, a tablet, a cell phone or even your Apple watch.

With rates anticipated to rise a bit in the coming year, we are focusing some of our efforts in helping our members lock in a low rate on their home loan. If you haven't yet, be sure to contact our real estate expert, Paige Swanson, or anyone on her team to be sure you have the best deal on your current home loan.

And to get us into the holiday spirit, we attended the Winter Wonderland in West Sacramento on the first of December. It was a great success and we are very proud to have been the title sponsor.

Yolo Federal Credit Union is honored to have a great team of people across five branch locations who work hard every day to make our credit union the best it can be. To you, our members, we say thank you for your business and trust. From our family to yours, we wish you the best this holiday season and a healthy and prosperous new year!



## 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](http://www.yolofcu.org)

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

## CALENDAR

New Year's Day - Monday, January 1, 2018

Martin Luther King Day - Monday, January 15, 2018

Presidents Day - Monday, February 19, 2018

## 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**

If you, or one of your immediate family members, live, work, worship, attend school in Yolo County, you are entitled to a membership with Yolo FCU.



# C-WOTES

Winter 2018

Yolo Federal Credit Union Newsletter

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