

CREDIT CARDS

At Yolo Federal Credit Union, it is our mission to help our members achieve financial success and build wealth, one of the many ways we do this is by offering excellent rates. Whether you're needing a little extra cash to get you through the holidays, looking to transfer your balance to a lower rate credit card, or trying to build credit, we have some of the best credit card options to fit your needs.

VISA® Platinum Cash Back Rewards Card

With the holidays right around the corner, our VISA® Platinum Cash Back Rewards credit card will become your new best friend. You can earn 1% cash back* on all of your purchases, not just groceries or gas, which is perfect for buying gifts. This card also comes with a special introductory rate of 3.99% APR* for 6 months.

VISA® Gold Card

Instead of paying a high interest rate on multiple credit cards, transfer your balance to our VISA® Gold Card. With its extraordinarily low rate, and no balance transfer or annual fees, you'll be able to travel, shop, or just live your life with peace-of-mind knowing we have your back.

VISA® Classic Card

For those who dream of someday buying a car or home, but haven't yet established a credit history, then the VISA® Classic Credit Card is just what you need to get started. It's perfect for making everyday purchases, traveling, or covering unexpected emergencies.



Apply today at YoloFCU.org or call (530) 668-2700.

*Introductory rate for purchases and balance transfers is currently 3.99%. After the 6-month introductory period, the rate for purchases and balance transfers will revert to the current Annual Percentage Rate (APR) ranging from 11.74%-18.00% and may vary with the market based on the Prime Rate. Cash advances and internal balance transfers do not qualify for the introductory rate. The non-introductory rate for purchases, balance transfers, cash advances, and the penalty rate will range from 11.74%-18.00% and may vary with the market based on the Prime Rate. The credit union reserves the right to cancel the introductory rate and apply penalty rate if late payment is made. Rate valid October 1, 2018 and subject to change without notice. Annual Percentage Rate and term determined by members' creditworthiness.

HELOC

A Home Equity Line of Credit, AKA a HELOC, gives you access to cash as you need it, whenever you need it! One way to use a HELOC is making improvements to your home such as replacing your roof or appliances, which will add value to your home. Another way is adding value to your life by using a HELOC toward paying for a college tuition, wedding and events, even consolidating your debt. At Yolo Federal Credit Union, some features of our HELOC include:

- Rates as low as 4.5% APR*
- 25 year pay back with a 10 year draw period
- Combined loan to value up to 80%
- Excellent service with a Local Lender

Apply today at YoloFCU.org or call (530) 668-2700.



*APR=Annual Percentage Rate. Rate fixed for 1st 6 months. Rate variable for remainder of term. Current APR as of October 1, 2018 ranges from 4.50-6.00%. Maximum rate 6% above starting rate, not to exceed 18%. Loan fees range from \$1,160-\$1,355 based on up to \$250,000 borrowed. Fees waived at opening of loan if kept for 24 months. If loan is closed prior to 24 months, fees must be paid in full. Annual fee amount of \$50 is waived for 1st year. Property insurance required. Home must be located within a 50 mile radius of the credit union. Rates and terms are subject to change without notice. For full details or a list of standard charges, contact our Call Center at (530) 668-2700. Rate determined by member creditworthiness. Must be owner occupied. Some restrictions may apply.

NOTICES

Unclaimed Property Notice

Your property may be transferred to the state of California if no activity occurs in the account within the time period specified by state law.

Member Account Verification

The Supervisory Committee has engaged Turner, Warren, Hwang & Conrad AC, to complete an annual audit of Yolo FCU. In conjunction with the audit, the auditors will select a sample of account balances directly with the account owner by letter. If your account has been selected as part of the auditing process, you will receive a letter from Turner, Warren, Hwang & Conrad AC requesting information on a designated account.

COMMUNITY

Give Day Challenge Scholarship

As part of the UC Davis 2nd Annual Give Day, a 29-hour fundraising event in April, we challenged UC Davis supporters to reach a goal of 20 gifts to the Agricultural and Resource Economics Student Support Fund. When this goal was met, it unlocked a Yolo Federal Credit Union scholarship of \$5,300.



On Monday, September 17, 2018, we held a “Meet and Greet” event with the Agricultural and Resource Economics Department and presented the scholarship to Managerial Economics senior Kristen Chen. We are honored to partner with UC Davis to provide a scholarship to students who share our mission in helping the community achieve financial success and build wealth. Kristen is a worthy recipient of this scholarship and we’re excited for what the future holds for her.

Yolo County Fair Booth

This year, our booth won 1st place at the Yolo County Fair! The theme for this year was Pigs, Pies & Paintings; our booth was inspired by a famous painting named ‘Pies, Pies, Pies’, by Wayne Thiebaud, an artist and UC Davis Professor Emeritus. In the spirit and appreciation for the arts, we donated our First Place Prize to YoloArts, a local non-profit dedicated to cultivating and enriching people’s lives through the arts.



PRESIDENT’S CORNER

As your local community credit union, we strive to continually improve the member experience and demonstrate the local difference and what that truly means. This means being active in and giving back to our community. So far this year, we have contributed over \$40,000 in sponsorships and donations to local non-profit organizations. Our employees volunteer more than 1,200 hours a year to various organizations throughout the county. Demonstrating the local difference also means living our mission.

Helping members achieve financial success and build wealth includes encouraging our members to keep enough in savings to manage unexpected expenses. Are you adding to your savings each month? If not, I invite you to stop into a branch and let us help you set up a payroll deduction or automatic transfer into your savings account so that you can start working toward becoming more economically secure.

In support of our mission, this year we created a \$5,000 Managerial Economics student scholarship. Our scholarship was awarded to a very deserving UC Davis student who has demonstrated passion and dedication to financial education and wellness.

As part of our community involvement, we sponsored KNCI’s country music concert, Nashville in the Neighborhood last month, and will once again be the headline sponsor of West Sacramento’s Winter Wonderland Annual Community Tree Lighting event on November 30. October is Breast Cancer Awareness Month and Yolo Federal Credit Union is proud to support Thriving Pink, a non-profit in Davis that helps local breast cancer survivors thrive and provides local support for local women and their families.

As always, thank you for your membership. We look forward to seeing you around town!

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

CLOSURES

Columbus Day- Monday, October 8, 2018

Veterans Day - Monday, November 12, 2018

Thanksgiving Day - Thursday, November 22, 2018

Christmas Day - Tuesday, December 25, 2018

New Year’s Day - Tuesday, January 1, 2019

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.



YOLO FEDERAL CREDIT UNION
C-NOTES
Newsletter Fall 2018

CREDIT CARDS | HELOC | COMMUNITY INVOLVEMENT