

## HOMEADVANTAGE™

### Not to Fear, HomeAdvantage™ is Here

Buying a new home could be one of the biggest, most stressful financial transactions you may ever make. But it doesn't have to be! HomeAdvantage™ makes the process a total breeze by offering the tools and resources you need to do it all, from start to finish! They use hand-picked professional real estate agents to be a part of their exclusive agent network and the best part, if you use one of the agents in the HomeAdvantage™ network to sell your home, you can earn cash rewards at closing with the typical member earning an average of \$1,500! So what are you waiting for? Enroll in HomeAdvantage today to begin saving on your next real estate transaction!



\*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.

## YOLO COMMUNITY INSURANCE SERVICES, LLC

You can't be everywhere at once, so we recommend enrolling in LifeLock® Identity Theft Protection through Yolo Community Insurance Services, LLC. As an affordable service and industry leader, LifeLock® is the best option for protecting your personal information. They are the masters of detecting identity theft, alerting members of threats, and helping them recover if information does become compromised. Visit YoloFCU.org to check out our blog post on avoiding the many faces of fraud and find out how you can get enrolled with LifeLock®.

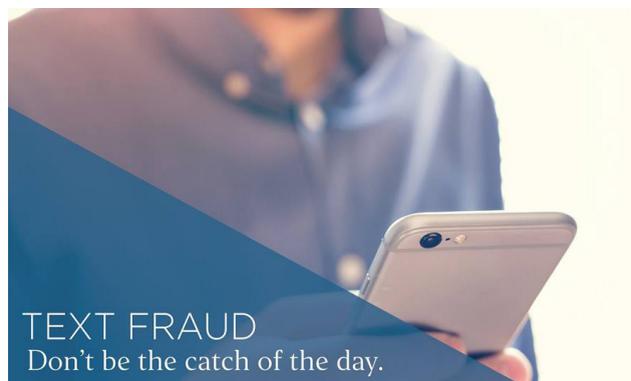
## CREDIT CARDS

### Cash Back is King

Not getting enough cash back on your purchases? With the Visa® Platinum Cash Back Rewards Credit Card, you'll be rewarded on literally every purchase you make. Whether it's getting your daily coffee from Steady Eddy's, groceries from Nugget, or even something as simple as buying equipment for your child's spring sport, you earn 1%\* cash-back on every single purchase no matter what! Start earning rewards today on every purchase you make with the Visa® Platinum Cash Back Rewards Credit Card from Yolo Federal!



\*Cash back will be paid out annually in November no later than November 30, 2018 on amounts greater than or equal to \$25. Credit will be applied to share accounts that are open and in good standing. Some restrictions may apply. Please contact a credit union representative for additional details.



## NEW ONLINE BANKING & MOBILE APP

Thought our new website was a big deal? Now, Yolo Federal Credit Union is pleased to announce the upcoming release of our new and improved online banking and mobile app! With a fresh new design, you'll experience premium features that are easy to use from wherever you are. These new services will debut May 2018 and will be available on all platforms such as desktop, tablets, and mobile devices (iOS and Android.) The new state-of-the-art features will greatly enhance and simplify the way you go about your online banking at Yolo Federal. New features include:



Enhanced Mobile Check Deposit - Snap a picture and deposit checks with ease.



PicturePay - Take a picture of your current bill to make a payment, and even schedule future payments.



Pay A Friend - Make payments to anyone in the U.S. with a valid email address or cell phone - you no longer need a routing number.



Card Control - Turning your card on and off is now as quick as a click or a tap. To help prevent fraud, you can keep your card turned off and then turn it back on when you need it.



Touch ID - Log in to the mobile app with just a scan of your fingerprint. (Currently available only for Apple devices)



Text banking - With a quick text message, you can check balances, recent history and make account transfers straight from your phone.

With all these cutting-edge features, you'll find it hard to stay off your screen! If you have questions about online banking or the new mobile app, please contact us at [info@yolofcu.org](mailto:info@yolofcu.org) or reach us directly at (530) 668-2700.

DISCOVER THE DIFFERENCE MAY 2018

## MEET MONAYE

Thinking about investing for the future, but not sure who to trust or how to do it? The best way to work toward a financially sound future is to develop a financial plan with an experienced Financial Advisor at your side.

Yolo Federal Credit Union is pleased to introduce you to Monaye Nelson, our new CFS\* Financial Advisor for Yolo Federal's Wealth Management program, available through CFS\*. Monaye is a licensed professional, trained to analyze your investment needs and help you develop a road-map to reaching your specific financial goals.

Monaye puts emphasis on each client's comprehensive financial needs to ensure an efficient plan is made for every member's specific goals and expectations. Contact Monaye today to guarantee your financial future is in experienced hands.



Monaye Nelson

CFS\* Financial Advisor

 DIRECT (530) 669-6306

 FAX (858) 882-6555

 mnelson@cusonet.com

"As a financial consultant I want to partner with you to create a plan for not only now, but throughout your lifetime. Turning your financial concerns into financial confidence by helping you take the guess out of invest." - Monaye N.



**Yolo Federal Credit Union**  
**Wealth Management**

Available through CUSO Financial Services, L.P.

\*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.

## PRESIDENT'S CORNER

April marks the start of Financial Literacy Month. We have supported financial literacy for many years through our school banking programs, high school classroom presentations, workshops, and Financial Boot Camps. However, we want to shine a special light on the importance of financial literacy throughout April. Keep an eye out for special video messages from our mascot, Penny, as she shares important tips and tricks for youth savers. If you're a college aged student that has been thinking about building your own credit, make sure to speak with one of our Financial Service Representatives. They will explain the ins and outs of responsibly using a credit card and could help get you set up on the path to #ADULTING. We are committed to developing a financially healthy community and are proud to support Financial Literacy Month.

The month of May will bring several member-focused changes to our online and mobile banking platforms. Along with an upgraded look and feel, the new mobile app will provide the tools our members need to experience the ultimate in convenience and efficiency including Touch ID, Picture Pay, and Pay a Friend.

And while technology is important to improving efficiency and optimizing our resources, we still love the relationships we've built with our members and the personal interactions we get to have with people throughout the county. That's why we sponsor and our employees participate in so many great events that support our local community. Look for us at Winters Youth Day on Saturday, April 28th and Celebrate Davis on Thursday, May 17th. We are also the premier sponsor of the Run/Walk for Equality at Davis Pride and will have a group of employees getting their exercise at the 5K on Sunday, May 20th.

Thank you for trusting us as your local credit union. We appreciate the ability to work with you and look forward to seeing you around this Spring.

## 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

Memorial Day - Monday, May 28, 2018

## 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 Spring 2018

NEW ONLINE BANKING & MOBILE APP | NEW CFS\* FINANCIAL ADVISOR | HOMEADVANTAGE™