

HOMEADVANTAGE®

Buying a new home could be one of the biggest, most stressful financial transactions you may ever make. But now it doesn't have to be! Yolo Federal Credit Union and HomeAdvantage are here to save the day by offering the tools and resources you need to do it all, from start to finish!



SEARCH

Browse homes online based on your budget, preferred neighborhood, schools and several other factors to find your perfect location.



BUY

With a pre-approval from Yolo Federal, you'll find your perfect home, a great rate and an affordable monthly payment.



SAVE

Use a HomeAdvantage agent to buy or sell your home, and earn \$100's to \$1,000's in HomeAdvantage Cash Rewards*.

HomeAdvantage uses hand-picked professional real estate agents to be a part of their exclusive agent network and the best part; when you use one of the agents in the network to sell your home, you can qualify to earn cash rewards at closing with the typical member earning an average of \$1,500! If you use one of their agents to both buy and sell your home, you could potentially double that! What are you waiting for? Enroll in HomeAdvantage today to make the most of 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.

BRANCH MANAGERS

We are pleased to announce the hiring of five new Branch Managers. Alicia Vargas has accepted the position of Branch Manager at the Sycamore Pointe location in Woodland, Christina Salcedo has accepted the Branch Manager position at the West Sacramento location, Veronica Silva has accepted the Branch Manager position at the Davis location, Penny Shidner-Bridges will join the Main Street location in Woodland as a Branch Manager and Rosalinda Flores has accepted the position of Digital Branch Manager. Maria Zamorano remains in her role as the Branch Manager for the Winters Branch location and has been serving as Branch Manager since May of 2017. Every Branch Manager comes from a background in working in the financial industry, bringing a valuable set of skills with them to their respective branch locations. Stop by your local branch and say hello to your new Branch Manager!



ONLINE BANKING & MOBILE APP

We are pleased to announce that our new and improved online banking and mobile app is now live! With a fresh new design, you can experience premium features that will greatly enhance and simplify the way you go about your online banking at Yolo Federal. Experience new features such as Picture Pay, Card Control, Text Banking, and more! These new services are now available on all platforms such as desktop, tablets, and mobile devices (iOS and Android.)

Check out our recent blog post about the 4 things you need to know about the new mobile app! You can also head to our YouTube Channel to learn about more of the new features: <http://bit.ly/YoloMobileApp>

DOWNLOAD THE APP TODAY!



FINANCIAL BOOT CAMP

Hey teens! Join us for a Financial Boot Camp designed to help you get your finances in shape. Get entered to win an exciting raffle prize just for attending! We'll discuss:

- Budgeting
- Money Management
- Investing
- Building Credit
- Borrowing
- Avoiding Fraud

August 4, 2018
9:00 AM - 4:00 PM
Davis Branch

RSVP at workshops@yolofcu.org
or (530) 669-6371



COMMUNITY

Yolo Federal Credit Union is a proud supporter of the Yolo County Animal Shelter which is located in Woodland and run by the Yolo County Sheriff's Department. We recently made a \$500 donation to the Yolo County Animal Shelter to help further support the remarkable work they are doing in our community. If you're looking to adding a pet to your household, we recommend contacting Yolo Community Animal Services Shelter, you just may find your next best-friend.



Did you know that we offer pet insurance through Yolo Community Insurance Services? Not only does investing in pet insurance mean you can improve your pet's quality of life, but you could also save up to 90% on your veterinarian bills. Plus, with several affordable options, you can discover the perfect insurance plan for your pets and your budget. In addition to pet insurance, Yolo Community Insurance Services will help you shop for all of your insurance needs such as health, home, auto and more.

Visit YoloFCU.org or call
(530) 668-2711 to enroll today!



SKIP-A-PAY

It's time to take a vacation from your loan. Our Skip-A-Payment program allows you to skip your Yolo Federal loan payment up to two times per calendar year. Just choose a loan payment you'd like to skip and keep the money instead! Use it for gifts, getaways, and good times!

Get started online at YoloFCU.org or fill out the section below and mail it back to us!

SKIP-A-PAY AGREEMENT

I would like to skip the following loan payment(s):

Skip Month _____
Account # _____
Loan Type _____
Payment \$ _____

Skip Month _____
Account # _____
Loan Type _____
Payment \$ _____

I understand that this will extend the term of my loan(s) and the interest charges will continue to accrue in the usual manner. Previous month's payment must be paid before desired payment can be skipped. *Some restrictions apply. Subject to approval.

Name

Signature

Date

For assistance completing this form, call 530-668-2700 or email info@yolofcu.org.

Mailing Address
Yolo Federal Credit Union
P.O. Box 657, Woodland, CA 95776



*Some restrictions apply. Excludes real estate and business loans. There is a fee of \$30 per loan and month skipped for each application. For your convenience, the fee will be charged directly to the skipped loan(s). Yolo FCU reserves the right to discontinue this feature at any time.

PRESIDENT'S CORNER

Our staff was very busy this spring; several projects were recently completed to help improve the member experience. We converted from our previous digital banking platform to one that offers upgraded security and provides significantly greater functionality including Touch ID, picture pay, and pay-a-friend which allows you to pay someone with just their email or cell phone number. We hosted some great workshops in all our branch locations to assist members who are new to or just not as comfortable with the technology. The response was so positive that we are considering more technology workshops in the future.

If you've been to any of our branches on a Monday, you may have noticed our HomeAdvantage t-shirts. It's prime home buying season so if you don't already have a realtor, are searching for the home of your dreams or just researching the local market, our HomeAdvantage program can help you do all of that. Plus, you may qualify to earn some cash rewards at closing!

Speaking of the housing market, with home values on the rise, it may also be a good time to secure a home equity line of credit and finally take care of those home repairs or perhaps an entire remodel. And while you might not be thinking of school right now since it is summer break, fall will be here before we know it. Tuition payments could become a reality for many of you and I know from experience, it changes your budget. A home equity line of credit is a great way to help pay for tuition. Visit our website or stop by your local branch for more information.

I hope your summer is filled with fun activities. There will certainly be plenty of local events and opportunities to get out and enjoy our beautiful county. As a community credit union, we support local businesses and encourage you to do the same. All of us here at Yolo Federal Credit Union appreciate your membership and wish you a safe and enjoyable summer!

LOCATIONS

WOODLAND 266 W. Main Street (530) 668-2700 M-F 10-6, Sat 10-2	WINTERS 168 East Grant Avenue (530) 795-2816 M-F 10-6, Sat 10-2
465 Pioneer Avenue (530) 668-6080 M-F 10-6, Sat Closed	ADDITIONAL ATM LOCATIONS Woodland Memorial Hospital 1325 Cottonwood St.
DAVIS 501 G Street (530) 297-6700 M-F 10-6, Sat 10-2	ACCESS LINE (530) 669-6363
WEST SACRAMENTO 2240 Lake Washington Blvd., Suite 100 (916) 371-6179 M-F 10-6, Sat 10-2	WEB SITE www.yolofcu.org
	E-MAIL ADDRESS info@yolofcu.org

CLOSURES

Independence Day - Wednesday, July 4, 2018
Labor Day - Monday, September 3, 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 Summer 2018

NEW ONLINE BANKING & MOBILE APP | SKIP-A-PAY | HOMEADVANTAGE®