

BEST OF 2018

We do the best, for the best!



Yolo Federal Credit Union has been voted Yolo County's Best Credit Union, Mortgage Company and Bank of 2018 by the Daily Democrat readership. It is an astounding honor to have been voted the best by our community. Our members are our partners, and we're committed to helping them throughout their lives, whether they're buying their first homes or shopping for the perfect retirement plan. For 65 years, generations of Yolo County residents have benefited from a financial institution that truly has their best interests at heart.

We thank all of our members for their loyalty and a special thank you to those who voted!



65<sup>th</sup> ANNIVERSARY CONTEST

**Enter to win \$650**

Yolo Federal Credit Union is turning 65 this year and we are celebrating you, our members! Our dream is to help you reach your dreams! Whether we've helped you buy your first home or start a new business, we want to know how we helped you reach your dreams.

To show our appreciation for our members and your loyalty during these 65 years, we invite you to share your stories of how we've made your dreams come true for your chance to win \$650. Each quarter, we will randomly select 1 winner who has shared their story.

**HOW TO ENTER:**

1. Visit online at: [yolofcu.org/65th-anniversary-contest/](http://yolofcu.org/65th-anniversary-contest/)
2. Complete the entry form and tell us how we have helped make your dreams come true.
3. Keep an eye out at the end of each quarter in 2019 to see if you're our winner of \$650.



\*No purchase necessary to enter. Must be 18 years old or older and a current member to be considered. Visit [yolofcu.org/65th-anniversary-contest/](http://yolofcu.org/65th-anniversary-contest/) for contest rules and details.

JUMBO LOANS

**Low Rates. Big Dreams.**

At Yolo Federal Credit Union, we want to help you move into the house of your dreams. Did you know we offer loan amounts up to \$1 million? Our competitive low rates and local service will start to make you feel right at home. We were just voted Yolo County's Best Mortgage Company of 2018 so when it comes to finding your dream home, trust only the best.

- Low Rates
- Loan amounts up to \$1 Million
- Personalized Local Service

To get your dream started, contact:

**Paige Swanson**  
 Home Loan Consultant  
 NMLS #762974  
 (530) 669-6361  
[pswanson@yolofcu.org](mailto:pswanson@yolofcu.org)



YOLO COMMUNITY INSURANCE SERVICES, LLC

Life sometimes has a unique way of sneaking up on you when you least expect it. When knocking on wood or keeping your fingers crossed is usually your main line of defense, making sure that you have proper insurance coverage to fit your needs and budget is a much safer decision. Whether you're looking for just the basics, or for comprehensive coverage, Yolo Federal Insurance Services can help you get the right policy at the right price to protect what's important to you.

To get a free quote, call (530) 668-2711 or visit [YoloFCU.org](http://YoloFCU.org).



DIGITAL WALLET

**Arriving Soon!**

The wait is nearly over, our cards are going digital! Early this year you can expect to start making purchases using your debit or credit cards through your digital wallet. Supporting applications will include Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, and Garmin Pay. Once you link your card to your digital wallet app, you'll be ready to start making purchases quickly and securely in person or online using either your smartphone, smartwatch, or your tablet. How easy is that? Stay tuned for further details at [YoloFCU.org](http://YoloFCU.org).



# NOTICES

## 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.

## 2019 Annual Meeting and Election of Directors

The annual meeting of Yolo Federal Credit Union will be held Tuesday, March 19, 2019 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 7, 2019. 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.

## 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.

# PRESIDENT'S CORNER

For the 18th year in a row, Yolo Federal Credit Union was voted #1 Best Credit Union in Yolo County. We also earned #1 Best Bank and #1 Best Mortgage Company. We have always worked to ensure a strong culture, quality products, and service standards beyond just processing transactions. We have a solid reputation for being a premier provider of financial services and our staff is committed to our mission of helping our members achieve financial success.

In 2019, we are celebrating 65 years of serving Yolo County. Started by a small group of Yolo County Sheriffs, we have grown to nearly \$300 million in assets and five full service branches. We have plans to celebrate each quarter by selecting one lucky member whose dreams we have made come true and award them with \$650.

Our hearts go out to all who have been impacted by the devastating Camp Fire in Butte County. Thank you to the first responders, many from our own community, who have worked day and night to provide support. We were able to work with local law enforcement and fire personnel to provide some much-needed supplies to both the victims and first-responders.

Life's unexpected stresses, big and small, can sometimes make us forget that there is much for which to be thankful. From all of us here at Yolo Federal Credit Union, thank you for your loyalty and support!

# 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 LOCATION**  
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

- New Year's Day - Tuesday, January 1, 2019
- Martin Luther King Day - Monday, January 21, 2019
- President's Day - Monday, February 18, 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

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