

65th 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. 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.

Submit your story online at
YoloFCU.org/65th-anniversary-contest/



COMMUNITY

UC Davis Give Day

The third annual UC Davis Give Day, starts Friday, April 12, 2019 at noon. This 29-hour fundraising event is an opportunity for alumni, friends, or family to contribute to the success of UC Davis academics.

For the second year in a row, Yolo Federal Credit Union has challenged UC Davis supporters to reach a goal of donating 20 gifts in support of the Agricultural and Resource Economics Student Support Fund during Give Day. If this goal is met, Yolo Federal will unlock a \$5,300 scholarship for a Managerial Economics student who is passionate about financial wellness.



Learn more about how you can contribute to UC Davis Give Day at GiveDay.UCDavis.edu

CARD FRAUD

One of the main questions we get from members when fraud occurs is "how did this happen?" Unfortunately, there are many ways for you to fall victim of fraud. One way your card information can be stolen is through skimming devices. These devices capture your card information when it is inserted into a machine and copies your PIN number. Another way for fraud to happen is by giving out personal information to unknown or untrusted sources. The fraudsters are often very believable and thus, make it easy to fall victim. While there are many ways for fraud to occur, there are steps you can take to protect your information:

1. DOUBLE CHECK - Make sure the machine or website you are using to make a transaction is secure.
2. CARD CONTROLS - With our mobile app, you are able to turn your card off and back on when you're ready to use it.
3. DIGITAL WALLET - Now you can load your cards into Apple®, Samsung®, or Google Pay®. Your card information is stored on your device and is not shared with the merchant when it is scanned; therefore, it cannot be compromised.

Lastly, when in doubt contact us directly. Here at Yolo Federal, we have a trusted team ready to help you prevent and detect fraud.



CLEAN UP YOUR DEBT

Spring is a great time to reflect on your life and routine to identify where you should tidy up or make some changes. It's always nice to start fresh, but typically this means you're spending more money to buy the tools and supplies you need to reorganize everything from your bedroom closet to your garage. If we're being honest with ourselves, we keep up with these new and improved organizational systems for about six months until life gets busy and ultimately takes over our initial drive to be organized. Now, Yolo Federal may not have the answer to cleaning up a cluttered pantry, but we do know how we can help you clean up your credit card debt.

Our Visa® Gold Credit Card is an organizational tool that's meant to last. Not only will it help you clean up your debt, but it could also help you save money. Instead of paying interest on several high-rate cards, you can transfer your balance to our low rate card to help pay off your debt faster and stress-free.

Learn more about our Visa® Gold card or apply today at YoloFCU.org/

DIGITAL WALLET - Available Now

Link your Yolo Federal cards to your smart devices to begin making purchases today.



GARMIN PAY™



NOTICES

Non-Visa® Debit Transaction Processing

If you use your Yolo FCU debit card online and/or over the phone, the merchant may elect to process your transaction through a non-Visa network, even without requiring you to enter a PIN. Transactions processed outside of the Visa network are not covered by VISA®'s Zero Liability program. To verify how your transaction is being processed, please check with the merchant. Whenever possible, use your PEN, not your PIN. See below for more detailed information.

We have enabled non-Visa debit transaction processing. This means you may use your VISA®-branded debit card on a PIN-Debit Network* (a non-VISA® network) without using a PIN. The non-VISA® debit network(s) for which such transactions are enabled are: STAR, PULSE, COOP and MoneyPass® Networks.

Examples of the types of actions that you may be required to make to initiate a VISA® transaction on your VISA®-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to VISA® transactions are not applicable to non-VISA® transactions. For example, the additional limits on liability (sometimes referred to as VISA®'s zero-liability program) and the streamlined error resolution procedures offered on VISA® debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*VISA® Rules generally define a PIN-Debit Network as a non-VISA® debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program

PRESIDENT'S CORNER

Twenty-Nineteen marks Yolo Federal Credit Union's 65th anniversary of serving Yolo County. We had an official celebration, Friday, March 1, 2019 at each of our branches to thank our members for their continued support and loyalty. We also have some exciting promotions planned, such as our Anniversary Sweepstakes. Each quarter this year we will be gifting \$650 to one randomly selected member who has shared their story of how Yolo Federal Credit Union has helped them reach their dream. You can visit YoloFCU.org to submit your story and be entered to win \$650.

While celebrating our 65th anniversary, we also launched our new commercial. This commercial is particularly special because it features real Yolo Federal members being filmed at several locations throughout Yolo County. Keep your eyes peeled for the commercial, because you may recognize a few faces or places.

We recently wrapped up the remodel of our Sycamore Pointe branch. This reimagined branch is designed to be more efficient to provide more personalized service. Fun Fact: One of the walls inside of the branch features a beautiful photograph of a sunflower field here in Yolo County, captured by Paul Spalding.

Digital Wallet is here! Digital Wallet allows you to load your debit and credit cards to your smart devices such as your phone, watch, tablet, or computer to provide a fast and convenient way to make digital purchases. Digital Wallet payments are a more secure method of transacting as your debit and credit card numbers are never shared with the merchant. Simply add your Yolo FCU credit or debit card to your digital wallet to start using Apple Pay, Google Pay, Samsung Pay in person or online.

Promoting financial literacy is a core credit union mission and April is Financial Literacy month so we will be working in partnership with the schools in our county to teach personal finance skills like building strong credit and responsibly managing a checking account, debit card and eventually, a loan. We are also supporting several community events this spring including the Davis Pride 5k, UC Davis Give Day, and Winters Youth Day.

We are grateful for your membership and we wish you a beautiful 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 LOCATION

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 27, 2019

BOARD OF DIRECTORS

William Schemel, Chairman
David Thompson, Vice Chair
Cap Thomson, Treasurer
Robyn Rominger, Secretary
Byron MacConnell, Director
Bruce Muramoto, Director
Robin Shofner, Director

SUPERVISORY COMMITTEE

Floyd McCain, Chairman
Ed Marquez
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 2019

CARD FRAUD | CLEANING UP DEBT | DIGITAL WALLET