

DREAM BIG

Planning for tomorrow's adventures starts today with our new CFS* Financial Advisor, Justin Bailey! For over 65 years, Yolo FCU has helped generations of Yolo County residents with their banking solutions, and we continue to add new benefits to make us the local advantage. Whether you are looking for retirement plans or to save for your child's college fund, Justin Bailey is here to help find the right financial plan for you.

Justin provides a wide variety of investments and services available through CUSO Financial Services, L.P. With him, our members can feel secure in knowing they have a reliable partner to make investments in stocks, bonds, annuities, and more. Because the investment climate and individual financial needs can change, it makes sense to revisit financial goals periodically with a licensed, local, investment professional.

If you are looking to invest or just want some guidance on your financial planning, Justin is here to help. Contact Justin today for a complimentary financial planning session and see what dreams he can help you plan for.

Justin Bailey
 Financial Advisor
 CUSO Financial Services, L.P.
 CA Ins. Lic #0L74858
 (530) 669-6377
 jbailey.cfsinvest@yolofcu.org



Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("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. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



SPOOKTACULAR SAVINGS

Spooked out by your debt? Yolo Federal has a treat for you! For the entire month of October, receive 3.65% APR* for 12-months when you transfer your balance to our Visa Gold credit card.

By transferring your balance to a single low-rate credit card you could untangle yourself from the web of debt and save money on interest. Plus, at Yolo Federal, you'll save even more with no annual fees or balance transfer fees. Check out the chart below to see the amount of interest you could pay at other financial institutions for 12 months compared to our exclusive low rate.

Apply for our Visa® Gold card today online, in the branch, or over the phone. If you already have a gold card, simply contact us at (530) 668-2700 or stop by branch to make the transfer.

Balance	Monthly Pmt.	Interest Rate	Term	Interest Paid
\$9,000	\$270	17.80% APR	12 Months	\$1,573.56
\$9,000	\$270	20.00% APR	12 Months	\$1,789.70
\$9,000	\$270	22.99% APR	12 Months	\$2,091.62
\$9,000	\$270	3.65% APR	12 Months	\$298.55

*APR = Annual Percentage Rate. 3.65% APR applies to external balance transfers only. Rate valid for 365 days from the date the loan is advanced. After the promotional term, your rate will return to the then current rate as determined in your Credit Line Account Agreement and Disclosure. To receive the promotional balance transfer rate, the transfer must be completed during the promotional period: October 1-31, 2019. After the promotional 365 days term, the rate for balance transfers will revert to the current rate as determined in your Credit Line Account Agreement and Disclosure. Purchases, cash advances and internal balance transfers do not qualify for the promotional rate. The non-promotional rate for purchases, internal balance transfers, and cash advances is 10.50% APR and may vary as disclosed in your Credit Line Account Agreement and Disclosure. Non-promotional rate valid October 1, 2019 and subject to change without notice. Annual Percentage Rate and term determined by members' creditworthiness. Subject to approval. Some restrictions may apply.

SCHEDULE AN APPOINTMENT

At Yolo Federal we aim to ensure every interaction someone has with our team is unique, productive, and exceeds expectations. That's why we are always searching for new ways to enhance the member experience. With that being said, Yolo Federal is excited to introduce a new appointment scheduling system for our members.

Whether you're looking to open a checking account, apply for a credit card or home loan, or speak with a financial advisor, this new appointment scheduler will help you find a time that works with your busy schedule. Schedule your appointment in three easy steps!



Select Service & Branch



Schedule Date & Time



Get Notification of Appointment Details

This new system is designed with our members in-mind to ensure they have access to meet with our team at a time that works best for them. Are you ready to schedule an appointment? Start today at <https://yolofcu.coconutcalendar.com/>.

FEE REDUCTION

It's Yolo Federal's mission to help Yolo County achieve financial success. We are proud to announce that while other institutions may be increasing their fees, we continue to lower ours. As of September 1, 2019, our Privilege Pay fee has reduced from \$30 to \$20.

Privilege Pay is an overdraft protection program available on checking accounts for check and ACH transactions. It's also available for ATM/Debit transactions, but you must opt-in to this service. It is free to opt-out of Privilege Pay at any time.

To learn more about our Privilege Pay program, contact a Yolo Federal Representative at info@yolofcu.org, calling (530) 668-2700, or visit your local branch.



NOTE: Privilege Pay is available for ATM, POS/Debit, ACH, and checks. A \$20 fee will be charged for each item resulting in an overdraft of a checking account caused by non-sufficient-funds (NSF) checks, ATM, Electronic Funds Transfers (EFT), Bill Payment or ACH items. A \$20 NSF fee will be charged when there are insufficient funds or previously deposited funds are subject to a hold or are uncollected. Privilege Pay is available for qualifying members. Privilege Pay is discretionary, and Yolo FCU reserves the right not to pay. For example, Yolo FCU typically does not pay overdrafts if your account is not in good standing or you have had excessive overdrafts. Accounts must be brought to a positive balance within the allotted 14-day period.

65th ANNIVERSARY CONTEST

Yolo Federal Credit Union is celebrating 65 years of making dreams happen with our 65th Anniversary Sweepstakes. Meet our second winner, Cameron! Cameron and his wife moved from the bay area to be closer to family and were in search of a new home. Our Home Loan Consultant, Paige, and our Real Estate team were able to help them achieve their dream of homeownership and they couldn't be happier in their new home.

We have been serving members like Cameron since 1954 and want to hear how we have helped you. This year we are giving away \$650 each quarter to 1 winner who shares how Yolo Federal helped them achieve their dreams. Will you be our next winner? Deadline to submit your story is December 31, 2019.

View contest rules and submit your story online at YoloFCU.org/65th-anniversary-contest/



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.

Yolo FCU 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.

PRESIDENT'S CORNER

Most of our members choose us because they want a trusted, local financial institution that provides a high level of service, competitive loan rates, and low fees. Because we are a member-owned financial cooperative, we can do that! This year, we reduced the service charge for Overdraft Protection (Privilege Pay) by over 30%. We know mistakes can happen: a transposed number or a miscalculation, and before you realize it, you have insufficient funds in your account. With privilege pay, we've got you covered.

Our mission is to help Yolo County achieve financial success. That includes providing resources to help members prepare for the future. Whether you're planning for retirement or simply looking for options to grow your wealth, the CFS financial advisor can help you do so effectively. Justin Bailey is registered through CUSO Financial Services, L.P. and has over 11 years of experience. He specializes in helping members determine their financial goals and developing a plan to reach them. Justin is available for appointments at any branch and you can reach him directly at jbailey.cfsinvest@yolofcu.org or (530) 669-6377.

Do you think you pay too much for insurance? Our Senior Member Consultant, Aubrey Scott, is a licensed (CA Ins. Lic. #0M82877) agent that can help you find the coverage you need. Our agency, Yolo Community Insurance Services, partners with several major carriers, so whether you're shopping for commercial, property, or vehicle, you'll find peace of mind with our great products and pricing options. Contact Aubrey at ascott@yolofcu.org or (530) 669-6339 for a free quote!

It is an honor to serve our members and the Yolo County community. We thank you for your loyalty and we wish you and your family a fantastic fall!

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

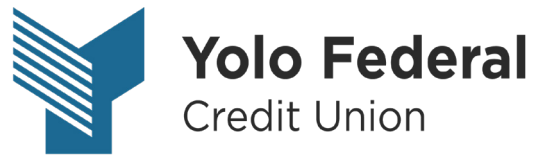
- Columbus Day- Monday, October 14, 2019
- Veterans Day - Monday, November 11, 2019
- Thanksgiving Day - Thursday, November 28, 2019
- Christmas Day - Wednesday, December 25, 2019
- New Years Day - Wednesday, January 1, 2020

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



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 2019

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