

NOTICE

EQUIFAX BREACH

Equifax recently announced a cybersecurity data breach that may have impacted millions of U.S. consumers. This breach potentially exposed the following information: names, social security numbers, birth dates, addresses, driver's license numbers, and credit card information. This incident was limited to Equifax. Yolo Federal Credit Union's systems were not compromised.

It's important to keep in mind that any information put at risk by the Equifax breach is separate from your data at Yolo Federal Credit Union, but we want to help you protect both. We remain ever-vigilant in securing your credit union data, and you can help by actively monitoring the activity on your accounts. If you observe suspicious activity, report it to us immediately. We also recommend you consider the following actions:

- **Protect your identity with Identity Theft Protection (LifeLock) through Yolo Community Insurance Services.** LifeLock will detect suspicious activity and alert you if it identifies a potential threat. If you do become a victim of identity theft, LifeLock will guide you through the process to help you restore your identity. Choose the plan that's right for you and your budget, with competitive prices ranging from \$9-\$18/month. Visit YoloFCU.org to get started.

- **Check your credit report.** You are entitled to one free credit report every 12 months through AnnualCreditReport.com. Now would be a good time to review your credit report for accurate information and perhaps discrepancies.

- **Download CardNavSM.** With the CardNavSM by CO-OP, you have the power to protect your card from your smartphone. Use our FREE app to:

- Turn your card off when you aren't using it.
- Get immediate alerts each time your card is used.
- Set an area where the card can only be used (i.e. Woodland, Davis, W. Sacramento, Winters).
- Restrict the payment card to work with certain types of merchants (i.e. enable grocery stores while turning off restaurants).

In just minutes, you can gain the security and control of CardNavSM by CO-OP. All it takes to get started is a free download from the Apple App Store or Google Play.

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 (TWHC), our Certified Public Accountants, 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 TWHC requesting information on a designated account.

LIABILITY FOR UNAUTHORIZED USE

Telephone us at once at the telephone number shown in this agreement, or write to us at the address shown in this agreement if you believe your card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two business days after you learn of the loss or theft of your card or PIN, you can lose no more than \$50.00 if someone uses your card or PIN without your permission. If you fail to tell us within two business days after you learn of the loss or theft of your card or PIN and we can prove that we could have stopped someone from using your card or PIN without your permission if you had told us, then you could lose as much as \$500.00. Additionally, if your periodic statement shows transfers that you did not make, including those made by card, PIN or other means, You will tell us at once. If you fail to tell us within 60 days after we mail you the first periodic statement on which the transfer appears, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking your money if you had given us notice in time. If a valid reason (such as a long trip or hospital stay) keeps you from giving us notice, we will extend the time periods. Exception: you will have no liability for unauthorized use for your VISA[®] Check card as long as you report the loss or theft of Your VISA[®] Check card within two business days. If you report such loss or theft after two business days, or provide proper notification of other unauthorized VISA[®] Check card transactions, your liability for unauthorized use will not exceed \$50.00. These exceptions do not apply to: (a) transactions that originate at an ATM; or (b) transactions that originate from your negligence; or (c) transactions that originate from your fraudulent use of your VISA[®] Debit card; or (d) transactions processed through non-VISA[®] networks (e.g. ACCEL/Exchange, Debit MasterCard, COOP, NYCE, PULSE and STAR) without cardholder PIN validation.

REAL ESTATE

Buying a home is one of the biggest financial decisions you can make. That's why it's important to be educated about all of your options from start to finish. **Join us for a home buying workshop on October 18, 2017 from 6-7:30pm at our West Sacramento branch.**

We'll discuss:

- How to get pre-approved
- Financing options
- HomeAdvantage[™] program and how to earn Cash Rewards*

To RSVP, email workshops@yolofcu.org or call (530) 669-6371.

For more details, please contact our Home Loan Specialist, Paige Swanson, at 530-669-6361 or pswanson@yolofcu.org.



NMLS #762974

*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.

COMMUNITY CHALLENGE

Did you know that members who have switched to Yolo Community Insurance Services have saved an average of \$637 per policy? It's just another way that Yolo FCU is helping our members achieve financial success and build wealth. Now we're taking it a step further by challenging ourselves to save our community a combined \$100,000 on their insurance with Yolo Community Insurance Services. When we meet our goal, we will give away \$1,000 to a lucky person who's received a quote!

Enter to win \$1,000 with a fast and free insurance quote today!
To get started, call (530) 668-2711 or visit YoloFCU.org.



VISA[®] PLATINUM

This holiday season, earn double cash back on your purchases with the VISA[®] Platinum! From November 1-December 31, 2017 you will earn 2% cash back for all purchases made with your VISA[®] Platinum credit card. No restrictions on where you shop just get paid to swipe! Don't have a VISA[®] Platinum card yet? The holiday season is the perfect time to get the card that makes you money. It features:

- Special introductory rate of 3.99% APR* for 6 months!
- No annual fee
- Cash back on purchases
- No merchant restrictions
- Zero cash advance fees
- \$300,000 worldwide automatic travel insurance

Apply online at YoloFCU.org, visit your local branch, or call (530) 668-2700.

*Introductory rate for purchases and balance transfers is currently 3.99%. After the 6-month introductory period, the rate for purchases and balance transfers will revert to the current Annual Percentage Rate (APR) ranging from 10.99%-17.99% and may vary with the market based on the Prime Rate. Cash advances and internal balance transfers do not qualify for the introductory rate. The non-introductory rate for purchases, balance transfers, cash advances, and the penalty rate will range from 10.99%-17.99% and may vary with the market based on the Prime Rate. The credit union reserves the right to cancel the introductory rate and apply penalty rate if late payment is made. Rate valid October 1, 2017 and subject to change without notice. Annual Percentage Rate and term determined by members' creditworthiness. 2% cash back will be paid on all purchases from November 1, 2017 through December 31, 2017. Cash back rate will resume to the standard 1% after December 31, 2017. 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. A 3% of transaction fee applies for foreign transactions. Some restrictions may apply. Please contact a credit union representative for additional details.

WEALTH MANAGEMENT

SOCIAL SECURITY WORKSHOP
OCTOBER 11TH, 2017 6:00-7:00 PM
WOODLAND MAIN BRANCH

Join us for an educational workshop to learn key facts about the Social Security program, including:

- How benefits are calculated
- Full retirement age and choosing the right time to file
- Receiving benefits while working
- Provisional income and tax implications
- Options for spouses

To RSVP, email workshops@yolofcu.org or call (530) 669-6371.



John O'Connors
CFS Financial Advisor
530-669-6306
joconnors.cfsinvest@yolofcu.org



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, 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. CFS and its representatives do not provide tax advice. For specific tax advice please consult a qualified tax professional.*

WEBSITE

The Yolo FCU website is receiving a full makeover! We have been working hard to create a top-notch experience for our members and community. In addition to the new look, you can expect a website that is innovative and easy to use, with customized features that will make visiting our site better than ever. We are excited to launch the new Yolo FCU website late fall of this year. Keep an eye out for the official launch date!

President's Corner

As summer ends and my husband and I prepare to send our oldest daughter off to college, I am thankful for the fact that although we may not be prepared emotionally, we did put some money away for this exact occasion. I only wish we had begun investing sooner. Whether you already have a savings started or are thinking about investing in your future or the future of your children, I encourage you to contact our Financial Advisor, John O'Connors at 530-669-6306 or joconnors.cfsinvest@yolofcu.org.

As I reflect upon how quickly time goes by, I am amazed at how much we have accomplished so far this year. By the end of August, our assets had increased to almost \$280 million, we produced over \$39 million in new loan volume, and our membership grew to nearly 18,000!

I am very proud of where we are today and excited about where we're headed. We have very talented employees who are passionate about living our mission and serving our community. We are grateful to you, our members, for your support. We understand that we could not be successful in doing what we do every day without our team and we are excited to feature many of them on our new website that will be launched in November!

As we head into the final quarter of the year, we will continue to seek talented, community-oriented professionals with interest in helping our members achieve financial success and build wealth. We will strive to supplement our personal-touch with the latest technology and convenience services. And as we grow, we will remain committed to delivering on our service promises that our members have come to trust.

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

CALENDAR

Columbus Day - Monday, October 9th

Veteran's Day - Saturday, November 11th

Thanksgiving Day - Thursday, November 23rd

Christmas Day - Monday, December 25th

New Year's Day - Monday, January 1st

BOARD

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®
Discover the Local Difference!®

If you live, work, worship, or attend school in Yolo County, you are entitled to a membership with Yolo FCU.



C-NOTES

Fall 2017

Yolo Federal Credit Union Newsletter

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