

NOTICE

2017 ANNUAL MEETING AND ELECTION OF DIRECTORS

The annual meeting of Yolo Federal Credit Union will be held Tuesday, March 21, 2017 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 (168 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 6, 2017. 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.

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.

IMPORTANT NOTICE FOR MEMBERS WITH CREDIT LIFE OR DISABILITY INSURANCE ON THEIR LOAN ACCOUNT(S)

This insurance may not cover an advance or charge under your revolving credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance was taken. California Insurance Code Section 779.30 requires us to provide this notice on an annual basis.

BRANCH

WINTERS BRANCH NOW OPEN!

Our fifth branch is now open and located at 168 East Grant Avenue in Winters, CA. This beautiful new location features state of the art technology including an indoor interactive teller machine, an outdoor walk-up ATM, a drive-up ATM and night-deposit box. This branch also boasts a full self-service technology bar and an abundance of safe deposit boxes available to rent.

Do you have friends or family who live or work in Winters? Don't forget to refer them to Yolo FCU so you can Give a \$50 and Get a \$50. Visit referyolofcu.org for more information.



INSURANCE

YOLO COMMUNITY INSURANCE SERVICES, LLC IS NOW OPEN!

At Yolo FCU, we consistently work towards living our mission of helping members achieve financial success and build wealth. That's why we formed Yolo Community Insurance Services, LLC. It's a one stop shop! You already have your loan with us, why not insurance too? We can help you stay covered with an affordable policy you can count on, without having to deal with complicated premiums or requirements. We offer all lines of insurance, including: Home, Auto, Business, Life, Pet, and much more!

To get a quote, call 530-668-2711, or visit YoloFCU.org.



Yolo Community
Insurance Services, LLC

CREDIT CARDS

TRANSFER HOLIDAY DEBT TO A YOLO FCU VISA® CREDIT CARD AND SAVE!

Transfer that ugly holiday debt to a lower interest rate Yolo FCU credit card. Each of our cards features various benefits to help you save money. The Classic is a fixed rate, the Gold has one of the lowest variable rates around, and the Platinum has a low introductory rate with cash back rewards. Less interest, fewer fees. Make your financial picture look brighter in 2017. To get started, speak to any Yolo FCU representative, call 530-668-2700, or visit YoloFCU.org.

WEALTH MANAGEMENT

WORKSHOP SCHEDULE

Understanding Social Security

January 24, 2017 6-7pm- 168 East Grant Avenue, Winters
January 26, 2017 6-7pm- 501 G Street, Davis

Retirement Income Planning

January 25, 2017 6-7pm- 266 W. Main Street, Woodland

Please RSVP to
John O'Connors, CFS Financial
Advisor, at (530) 669-6306 or
joconnors.cfsinvest@yolofcu.org

**Non-deposit investment products and services are offered through CUSO Financial Services, LP (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. Yolo Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.*

COMMUNITY

TOYS FOR TOTS TOY DRIVE

This year, many Yolo FCU employees decided to forego a holiday gift exchange and instead used their own funds to purchase toys for Toys for Tots. We're proud of our team and fully support their community involvement endeavors.



NO...YOU'RE THE BEST!

Thank you for voting us #1 Best Credit Union, Best Bank, and Best Financial Services in Yolo County! This is the 16th year in a row that we have won Best Credit Union. We appreciate your membership and continued trust in helping you along your financial journey.



President's Corner

The world has changed quite a bit since 1954 when Yolo Federal Credit Union was formed. However, the spirit of our mission remains the same; we help members achieve financial success and build wealth.

We focused our efforts this year on expanding our services and technology. We completed the construction of a beautiful new branch in Winters, and our new insurance agency, Yolo Community Insurance Services, LLC is now open for business.

You can use your Yolo FCU Visa or Debit card with Apple Pay to make purchases and check out with the simple touch of a finger. Members can obtain loans and new members can join with our online application and electronic signature technology. Your Yolo FCU Visa card has both a chip and magnetic stripe. That means that regardless of what kind of terminal a merchant has, you can use your card anywhere Visa is accepted. We support the CardNav app for your smartphone too. CardNav gives you the control to turn your cards on or off, set alerts, and even limit where and how the card is used.

And we are very proud to say that we were once again voted Best Credit Union in Yolo County! We also took 1st place in Best Financial Services and 1st place in the Best Bank category. Yolo Federal Credit Union is actually a financial cooperative, owned and operated by members with a social purpose, people helping people. The same people-first philosophy is what drives us to get involved in charitable activities and, a big part of the "local difference" is our involvement in and giving back to communities we serve. We have conducted more than a dozen financial literacy presentations in our local high schools, presented a 2-day Financial Boot Camp for teens and young adults, and hosted several financial workshops in support of our mission. Many of our managers serve on various non-profit boards and our staff volunteered over 200 hours to local non-profits in 2016.

We are extremely proud to be part of this community and are grateful for the support and loyalty of our members. Thank you for being an active part of the cooperative and for sharing your stories of financial success with us.

Greg Pauling

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

Martin Luther King Day- Monday, January 16

Presidents' Day - Monday, February 20

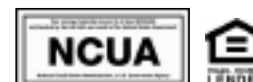
BOARD

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



NMLS # 401954



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

C-NOTES

Yolo Federal Credit Union Newsletter

Winter 2017

Inside...

WINTERS BRANCH GRAND OPENING
TRANSFER HOLIDAY DEBT AND SAVE
YOLO COMMUNITY INSURANCE SERVICES