

SHORTCUT TO HOMEOWNERSHIP

Are you looking for your next home? Or do you have a home improvement project you've been putting off? Well, you're in luck. Spring is the season for all things home and rates are better than ever. Whether you're looking at new homes or trying to renovate, Yolo Federal has got you covered for your next "home project."

Yolo Federal was voted #1 Best Mortgage Company for the last two years in a row. We have a team of experts to help you on your way. With some of the lowest rates around, just know that whatever you need, we will help get you to the finish line with 5-star service and a price to meet your budget.



If you're wanting to complete a home renovation project, then a Home Equity Line of Credit (HELOC) may be right up your alley. HELOCs allow you to borrow funds against your home to use as you see fit. The great thing about HELOCs is that they aren't a one lump sum. You can borrow what you need over time, which can help you from overspending. They even offer a 10-year draw period, so you can access funds on your own time.

Whether you're looking for a new home, refinancing your current home, or wanting to start a home improvement project, Yolo Federal is the best stop for all things home. Our expert Real Estate team is here to make your dream of homeownership easy-breezy. We are your shortcut to homeownership. Get started today by contacting a Real Estate representative at (530) 668-2702 or schedule a branch appointment at yolofcu.org/schedule.

WINDOWS 7 SECURITY ALERT

As of January 14, 2020, Microsoft ended its support for Windows 7. What this means is that Microsoft will no longer provide the following:

- Technical support of any issues
- Software Updates
- Security updates or fixes

The National Cyber Security Centre (NCSC) has warned users to not perform internet banking, emails, or other "sensitive" account access from a computer supported by Windows 7 because the device is highly vulnerable to cyber-attacks and your sensitive information may be compromised.

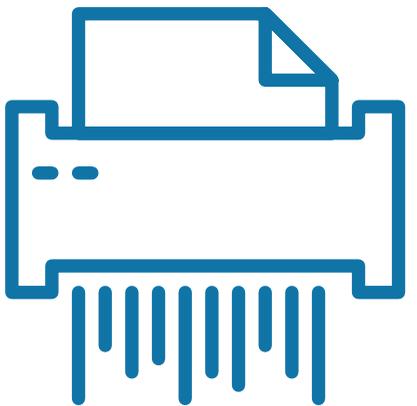
We recommend that you upgrade any device that is currently running on Windows 7 to Windows 10, Microsoft's most up-to-date software available. To upgrade your current Windows PC to Windows 10, visit the Microsoft store at <https://microsoft.com/en-us/windows/>.

COMMUNITY SHRED DAY

Protect yourself from identity theft by securely shredding all your old personal documents. Join us at our Davis Branch for a Free Community Shred Day.

SATURDAY, APRIL 25, 2020
10:00 A.M. - 2:00 P.M.
501 G Street, Davis, CA 95616

For more information, email marketing@yolofcu.org or call (530) 668-2700.



SHORTCUT TO SAVINGS

Turn small change into big savings with our Shortcut to Savings program! This program is attached to your Yolo Federal debit card. Whenever you make a purchase with your card, we'll round up the purchase to the nearest dollar and transfer the difference to your designated savings account. Getting started is as easy as 1, 2, 3!



Sign up online or in a branch.



Round-up every debit card purchase to the nearest dollar.



Save the difference. Your funds are automatically transferred from your checking into your designated savings account.

Start rounding up your savings today! Visit our website for more information and to get started: yolofcu.org/shortcut-to-savings/

Shortcut to Savings program is for debit purchase transactions only. You must opt-in your debit card to start the program. For more information, contact a Financial Service Representative or visit our website at yolofcu.org/shortcut-to-savings/.

SPRING INTO SAVINGS

The sun is shining, the flowers blooming, but are you still sitting under a rainy cloud of debt? Fear not, we're here to help you spring into savings with some money management #lifecycle hacks to get you to reach your 2020 financial goals.

#Consolidation: Debt consolidation is the most convenient way of managing debt and saving money. Transferring your debt to a single low-rate card, such as Yolo Federal's Visa® Gold credit card, could save you money on interest. Transfer all your high-interest debt to the Visa® Gold card and make one single payment. Plus, we could save you even more with no annual fee or balance transfer fee. Contact a Yolo Federal representative at (530) 668-2700 or schedule a branch appointment at yolofcu.org/schedule to get started.

#Budgeting: While budgeting is probably not your favorite thing to do, it is one of the best tricks to stop overspending. Create a chart of your gross monthly income versus your bills and expenses. Look for things to cut back on. Cooking at home is less expensive than going out and you're likely to get more bang for your buck. It's okay to start small. If you get takeout once a week, try to reduce it to twice a month for now and then to once a month. Small changes like this could lead to big savings.

#Spending Rule: The 50-25-25 rule helps dictate what you should be spending on your needs, wants, and rainy-day funds. 50% of your income should go to necessities such as food, your mortgage or rent payment, clothing, and anything else considered essential for survival. 25% of your income can be spent on things you want such as concert and movie tickets. The remaining 25% should go into a rainy-day fund to cover emergencies. A skilled budgeter may even reduce the percentage of income spent on wants and put it towards the rainy-day fund or an additional savings or retirement account.

Whatever your 2020 financial goals are, these money management #lifecycle hacks will help you get there and now is the perfect time to spring clean your finances. Speak with a Yolo Federal representative to learn more money management #lifecycle hacks by calling (530) 668-2700 or schedule a branch appointment at yolofcu.org/schedule.

APR = Annual Percentage Rate. Current APR for purchases, balance transfers, and cash advances is 9.75% APR. Rate valid April 1, 2020 and subject to change without notice. APR may vary as disclosed in your Credit Line Account Agreement and Disclosure. Annual Percentage Rate and term determined by members' creditworthiness. Subject to approval. Some restrictions may apply.

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.

Notice:

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 the 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

We are dedicated to our mission of helping Yolo County achieve financial success. Whether you define financial success as paying down debt, saving for the future, or managing credit responsibly, we have financial service representatives ready to help guide you. And now with our new online scheduling system, you can save time by scheduling your appointment online! Just let us know which location and time that best fits your schedule. You can even schedule time with your favorite staff member too.

We know that our members are busy. Whether you're a working mom trying to get through the daily to-do list, a stressed-out student studying for exams, an entrepreneur working to grow a business, or a young family trying to juggle the kids' extracurricular activities, we know that saving time is often as important as saving money. That's why we will be sharing more great ideas - #lifehacks - to help you manage life a little easier.

Spring is the season of new beginnings, renewal, and maybe the perfect time to consider increasing the amount of money you're putting away for a "rainy day" or that dream vacation. Our newly launched Shortcut to Savings program will round up your debit card purchases to the nearest dollar and automatically transfer the difference into your designated savings account. Enroll online, in a branch, or give us a call. Just one simple #lifehack that can help turn small change into big savings!

Happy spring from the #1 Best Credit Union, #1 Best Financial Service Provider, and #1 Best Mortgage Company in Yolo County!

Jenee Rawlings
President/CEO

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 25, 2020
Independence Day - Saturday, July 4, 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



Yolo Federal
Credit Union

If you, or one of your immediate family members, live, work, worship, or attend school in Yolo County, you are entitled to a membership with Yolo FCU.



YOLO FEDERAL CREDIT UNION
C-NOTES
Newsletter Spring 2020