



BALANCING FOMO AND YOUR BUDGET

FOMO is known as the *fear of missing out*. It may sound silly, but it's a common nagging feeling that shows up when we aren't able to join in on "the fun" with our friends. FOMO is normal and sometimes is the result of affordability.



When we first enter adulthood, FOMO may not be as prevalent. But, as we take on larger financial responsibilities—cars, mortgages, and families—it could begin to creep up on us knowing saying "yes" to every social outing or event with our friends may no longer be the best financial choice.

[Click here](#) to learn three steps you can take to overcome that FOMO feeling.

ENERGY SAVER: GREEN MEANS GO

Upfront costs are a common hesitation with making energy-efficient upgrades. It's no secret that some upgrades can have a hefty price tag; but, with the Energy Saver Loan from Yolo FCU, it's the long-term benefits that should be the focus of your decision-making process. With rates as low as **4.50% APR*** on amounts up to **\$35,000**, you can rest easy knowing your energy-efficient dreams are covered.

To learn more on what the Energy Saver Loan covers, [click here](#).

*APR=Annual Percentage Rate. Effective Date: January 1, 2022. Final rate and term is based on creditworthiness. Some restrictions may apply. Payment on above rate for a term of 120 months equals \$10.37 per \$1,000 financed. Maximum loan amount is \$35,000. Rates subject to change.

SCHEDULE AN APPOINTMENT

At Yolo Federal, we aim to ensure every interaction is unique, productive, and exceeds expectations. Since the launch of our scheduling system, we've added the ability to schedule a virtual appointment, so you can have a face-to-face interaction without leaving the comforts of your home.

You can book an appointment at YoloFCU.org/Schedule or select the "Schedule Appointment" link at the top of any page to get started. From a mobile device, click on the menu icon on the top, righthand corner, and select Schedule Appointment. You can also schedule an appointment from within a branch at our lobby kiosk centers.

Follow These Steps to Book an Appointment:

1. Choose branch location
2. Select service type
3. Choose meeting method (in person, phone, or video)
4. Select language
5. Pick the date and time
6. Enter your contact information
7. Click book appointment

NUMBER 2-1 IN 21

It's an honor to have been once again voted Yolo County's #1 Best Credit Union by you, the Daily Democrat readership, for the 21st year in a row! With another unprecedented year under our belts and the pandemic still active and affecting our day-to-day lives, it's easy to want to put 2021 in the books and never look back. We, however, want to savor this moment because, in addition to Best Credit Union, we also won Best Mortgage Company, Best Financial Services, and Best Bank!

We are incredibly proud to take home the honor of Yolo County's Best for over two decades, but especially in 2021. [Click here](#) to continue reading.



PRESIDENT'S CORNER

Our experience over the past 20 months has taught us the importance of technology and the value of remote access to almost everything. I admit that I love Instacart and the flexibility and efficiency of Zoom meetings. I also appreciate the ability to connect with family and friends via video technology, no matter where they are. We realize that many of our members feel the same way, and we are working on some very exciting projects coming soon!

As of the writing of this newsletter, face coverings are still required for everyone in indoor public spaces regardless of vaccination status. We know it may be inconvenient, and we are just as anxious to return to life without face masks, but we ask that you please respect the local ordinance when visiting our branches. We will monitor the situation and align our policies with the guidelines set out by our county officials.

The ongoing pandemic continues to present challenges, but I am proud to say that we are weathering the storm very well. We continue to support local with our volunteer time and financial donations. This previous quarter, we sponsored FC Davis—a semi-pro association football club based in Davis. We are looking forward to watching our local team on the soccer field this spring and invite you to join us.

We value feedback from our members, and while it's sometimes difficult to hear that technology (and people) don't perform perfectly all the time, we strive for that. Members' opinions are an important indicator of where we are succeeding and where we're not. We work diligently every day to live our mission and deliver on our service promises, even during times of disruption.

This year, we are reimagining the member experience in a new technology-focused world. I'm happy to share that our Sycamore Pointe Branch will be our springboard for bringing Yolo Federal's Branch of the Future to life. As we get closer to reopening, we will share more information about what new and exciting changes you should expect.

We are honored to have been voted the Best Credit Union in Yolo County for 21 years in a row. We were especially honored to also be awarded Best Mortgage Company, Best Financial Services, and Best Bank. Humbly, I thank you!



NOTICES

2022 ANNUAL MEETING AND ELECTION OF DIRECTORS

The annual meeting of Yolo Federal Credit Union will be held Tuesday, March 15, 2022, at 5:00 P.M. via Zoom. To register for the annual meeting, please email ceo@yolofcu.org. 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 (221 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 4, 2022. 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.

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.

LEAVE US A REVIEW

Love us?
Leave us a review on any of the websites listed below.



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.

For contact information and branch locations, please visit yolofcu.org/about/contact/.

Insured by NCUA



Yolo Federal
Credit Union



CLOSURES

New Years Day—Saturday, January 1, 2022
Martin Luther King Day—Monday, January 17, 2022
Presidents Day—Monday, February 21, 2022