

YOLO FEDERAL CREDIT UNION C-NOTES

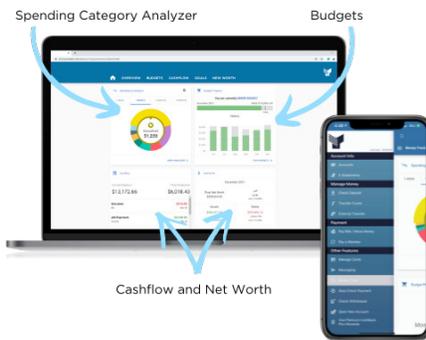
Newsletter Spring 2022

MONEY TRACK | DON'T BE THE NEXT | YOLO BIG DAY OF GIVING TOOLKIT



Managing your money just got easier. With **Money Track**, you can easily set goals, monitor your spending habits, link your external accounts, and *more!* Get started in your Online Banking menu or learn more at YoloFCU.org/MoneyTrack.

Accounts at a *GLANCE*.



BIG DAY OF GIVING TOOLKIT

The Yolo Community Foundation (YCF) is grateful for the support of our business partner, Yolo Federal Credit Union. Yolo FCU is sponsoring YCF to create an outreach toolkit, which empowers local residents to spread the word about supporting Yolo nonprofits this Big Day of Giving (BDOG) on May 5, 2022. The toolkit will include communication templates, graphics, a video, and other resources.

According to YCF Executive Director Jessica Hubbard, "Our Yolo nonprofit sector has worked incredibly hard to meet the needs of our local communities throughout the pandemic. Big Day of Giving is an opportunity for Yolo residents to donate to these nonprofits, so they can continue to serve our neighbors in need. We are so grateful to Yolo Federal for this sponsorship because it enables us to highlight our wonderful Yolo nonprofits and this critical opportunity to support them. More broadly, Yolo FCU's support enables the Yolo Community Foundation to inspire and support giving and provide philanthropic leadership in our diverse community."

The toolkit is designed for membership organizations like service clubs and congregations, as well as individuals. It will be released in late April—sign up for the YCF email list at yolocf.org/contact-us or follow YCF and Yolo Federal on Facebook to be notified when the toolkit will be available. (@YoloCommunityFoundation and @YoloFCU)

For more information, contact info@yolocf.org.



DON'T BE THE NEXT

During tax season, it's always good to have a refresher on the steps we can take to protect ourselves from scams and identity theft. You may think that you'll never fall for a scam, but you might be surprised at how easy it is to become a victim. In these targeted attacks, fraudsters are talented at sounding official, may have information about you or where you bank, and could use a sense of urgency to get you to act fast, thus giving you less time to think through how you should respond to their requests.

1. Never send money to people you haven't met in person.



2. Don't provide your banking information to people or businesses you don't know.

3. Avoid sharing passcodes sent via text or email.



4. Never send money in advance to obtain a Loan or Credit Card.

5. Verify the emergency before sending money.



6. Wait for checks to clear before sending funds—which could take weeks.

7. Avoid sending money transfers for an online purchase.



Remember, a legitimate business or government official will NEVER ask you for your passwords or Online Banking credentials. If you receive communication from someone with a link to verify your account, which you did not request, don't click it! It's likely a scam. Contact the company directly using a verified number. To learn more about protecting yourself, check out our security category on our blog at YoloFCU.org/Category/Security.

PRESIDENT'S CORNER

As Spring approaches and scientists predict COVID-19 will shift from pandemic to endemic, we anticipate some changes. I'm still not certain what that means, but we will likely need to learn to live with this virus for the foreseeable future. In the meantime, mask mandates have been lifted for vaccinated individuals, and people seem to be getting out and traveling again. If you are looking for a great deal on a Credit Card, we have one of the best programs in the market with a low-interest rate, fewer fees, and a fantastic rewards program.

Now is also an ideal time to consider a refinance of your existing mortgage. Rates are still low but expected to rise this year. Locking in your low rate now could save you thousands or allow you to pay down your debt much faster. We also have great rates on Commercial Real Estate Loans, so if you are a business owner looking to refinance or purchase, give us a call. Discover why we continue to be voted the BEST in the county.

It is no surprise that since the pandemic began, we have seen a significant increase in members using our online and mobile services. Our new appointment scheduling tool has also been very popular, with over 5,000 appointments taken since its launch. We have enhanced our digital services to improve the member experience and will soon begin the replacement of our aging ATM fleet, providing modernized functionality.

We also have a great new financial management tool called Money Track. You can link all your external accounts from various institutions and track them in one location. This allows you to easily keep track of your money, monitor your spending, and budget across multiple accounts. Check out the tutorials on our [website](#).

As always, we appreciate your trust in us and wish each of you a wonderful Spring!



Jenee Rawlings
President/CEO

NOTICES

NON-VISA® DEBIT TRANSACTION PROCESSING

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, 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.

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 | Equal Housing Lender | NMLS #401954



Yolo Federal
Credit Union



CLOSURES

Memorial Day—Monday, May 30, 2022
Juneteenth—Monday, June 20, 2022
Independence Day—Monday, July 4, 2022