

Mokelumne News



April 2022

"SIMPLIFIED BANKING"

Board of Directors

Margeaux Webb, *President*
Roger Turner, *Vice President*
Art Olmos, *Secretary*
Sydney Ryan
Jack Vanderlans

Supervisory Committee

Lynn Stroh, *Supervisor Chair*
Art Olmos
Marina Narvarte

Management

Liz Maynard, *CEO*

Amanda S. Villanueva,
Trinity Branch Manager

Mandy Rodriguez,
Tienda Branch Manager

Credit Union Hours

Monday through Thursday

Lobby 9:30 AM to 5:00 PM

Friday

Lobby 9:30 AM to 5:30 PM

Trinity Br. Pho: (209) 938-1088

Tienda Br. Pho: (209) 333-5424

PAT: (209) 333-5422

Website:

www.mokelumnefcu.com

NMLS (ID Number) 1371525



April is Youth Month!



SAVE SMALL. DREAM
at your credit union™

This April is National Credit Union Youth Month! Join us while we celebrate our Young Savers all month long!

This year's theme is "**Save Small. Dream BIG. At your credit union.**" Youth month is all about giving children the tools to plan and save for their futures. We'd love to be a part of their financial journey!

When you open a Young Saver Savings Account during the month of April, you will receive a special gift* and an entry into our weekly raffle drawing, for your chance to WIN a prize!

For children aged 13-17 years, we offer **Teen Checking Accounts**, with a qualified adult co-owner! Teen Checking is a perfect way to help

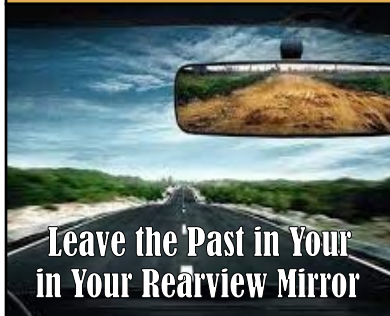
your child build healthy spending habits with the freedom of their own debit card, while still giving parents control to monitor their spending.

Does your child already have a Young Saver Account? Great, we have something for them too! All youth members can submit a "Save Small. Dream BIG" coloring page, for an entry into the weekly prize drawing. Coloring pages are available at each MFCU branch, as well as on our website at www.mokelumnefcu.com, by clicking on the Youth Month banner.

We hope you will join our celebration and help the Young Saver in your life, start *Saving Small* for their *Big Dreams*, today!

**Gifts available while supplies last*

Better Days and Better Financing -Coming Soon!



**Leave the Past in Your
in Your Rearview Mirror**

On the *Road of Life*, detours can leave you with less than perfect credit. Lower credit scores contribute to higher interest rates and higher monthly payments. It's time to "Leave the Past in Your Rearview Mirror," with **Mokelumne Federal Credit Union's Refinance Special!** We GUARANTEE a lower rate on your Car or Motorcycle loan. Speak with a Loan Representative today for full promotional details and don't forget to ask about *New Purchases!*

Join us for Membership Mondays in May 2022

After 2 years away, we're excited to announce that *Membership Mondays in May* is back! Visit Mokelumne Federal Credit Union on the first FOUR Mondays in May for special giveaways, raffle prizes and other exciting events. Additional details soon to follow.

We hope you'll join us!

Debit Card Transaction Disputes

Is there an unfamiliar transaction on your account? Before the credit union can accept a dispute, there are a few steps you must complete to help determine if a transaction is indeed fraudulent and a charge back request can be processed:

- Make contact with the merchant listed on your statement and inquire about the charge.
- Make a note of who you spoke with and the date of your correspondence.

- If the charge is not yours, request a refund from the merchant.
- If the merchant does not work with you after multiple attempts, bring your documented correspondence to an MFCU branch location nearest you to complete a dispute form.
- Members have one statement cycle (90 days) to report fraud on their account.

For additional information, please contact an MFCU Representative.



Keep detailed notes of conversations with the merchant in case a dispute must be filed.

Annual Members' Meeting

Thank You to all of our members who joined us via conference call on Wednesday, March 2nd, for our *63rd Annual Members' Meeting*.

Congratulations to all of our raffle winners!

If you missed this year's meeting, there are still Meeting Brochures with Credit Union Financials, available in our lobby.



Updated Dividend Rates

| DIVIDEND TYPE | RATE | APY* |
|------------------------|-------|-------|
| Primary & Sub Shares | 0.01% | 0.01% |
| Young Saver Shares | 0.05% | 0.05% |
| IRA Shares | 0.01% | 0.01% |
| Money Market-all tiers | 0.02% | 0.02% |
| 6 Month CD / IRA CD | 0.05% | 0.05% |
| 12 Month CD / IRA CD | 0.07% | 0.07% |
| 24 Month CD / IRA CD | 0.10% | 0.10% |
| 6 Month Youth CD | 0.07% | 0.07% |
| Seniority Checking | 0.02% | 0.02% |

Contact the credit union for details regarding minimum balance requirements, terms and fees.
APY = Annual Percentage Yield. CD and IRA APY is based on quarterly compounding.

Holiday Closure Reminders



Monday, May 30th

Closed in Observance of Memorial Day

Monday, June 20th

Closed for Juneteenth