

Mokelumne News



January 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

Management

Liz Maynard, *CEO*
Amanda S. Villanueva,
Trinity Branch Manager
Mandy Rodriguez
Tienda Branch Manager

Credit Union Hours

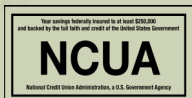
Monday through Thursday
Lobby 9:30 AM to 5:00 PM

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



New Year's Resolutions

Need extra help sticking to your resolutions this year? Mokelumne FCU has you covered. We've been helping our members achieve their personal and financial goals for over 60 years!



Resolution #1: Get out of Debt

Mokelumne FCU has multiple refinance and debt consolidation options available to our members. Did you know, consolidating your debts into one convenient monthly payment can possibly lower your payment and interest rate, increase your credit score and get you out of debt faster than ever? Contact a Loan Service Representative and get started on your get-out-of-debt plan today!

Resolution #2: Take a Vacation

Is this the year you finally take that Dream Family Vacation? Perhaps a quick weekend retreat is more your speed. Whatever you're into, we're confident our partners at *Get-Away-Today* and *Working Advantage* will find you the best deal possible! Get connected with them through our website at: www.mokelumnefcu.com/member-services/member-discounts.



Resolution #3: Buy Life Insurance

If buying life insurance has been on your to-do list for a while, make 2022 the year you protect what matters most. MFCU trusts *TruStage Insurance* to provide you with an insurance policy your family deserves at a price you can easily afford. For your no pressure, FREE quote, call today at 1-855-612-7909 or visit them online at TruStageLife.com.

CUNA Insurance Notice

Required Credit Insurance Disclosure
To all Credit Union Disability and/or Credit Life Insurance policy holders Notice:

CUNA MUTUAL GROUP hereby provides you with notice regarding the pre-existing exclusion provision on open-end credit life and/or credit disability

accounts as required annually by the California Insurance Department.



CALIFORNIA NOTICE

This insurance may not cover an advance or charge under your 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 or charge.

1217 CA/10

BEAT. MATCH. REDUCE.



Don't Miss Out on the Main Event!

The BEAT-MATCH-REDUCE promotion is going an extra round and is now available through January 31, 2022.

There is still time to take advantage of MFCU's best and most popular loan promotion.

Apply online or visit a branch location nearest you, *today!*

**APR= Annual Percentage Rate. Limited time offer. Subject to credit approval. Some restrictions apply. Payment example: \$1000.00 financed at 1.85% APR for 12 months would result in an approximate monthly payment of \$84.16 with a total repayment of \$1010.03.*

2022 Holiday Closure Dates

<u>Date</u>	<u>Holiday</u>
<u>Monday, January 17th</u>	<u>Martin Luther King Jr.</u>
<u>Monday, February 21st</u>	<u>Presidents Day</u>
<u>Monday, May 30th</u>	<u>Memorial Day</u>
<u>Monday, June 20th</u>	<u>Juneteenth</u>
<u>Monday, July 4th</u>	<u>Independence Day</u>
<u>Monday, September 5th</u>	<u>Labor Day</u>
<u>Monday, October 10th</u>	<u>Columbus Day</u>
<u>Friday, November 11th</u>	<u>Veterans Day</u>
<u>Thursday, November 24th</u>	<u>Thanksgiving Day</u>
<u>Friday, November 25th</u>	<u>Thanksgiving Observed</u>
<u>Monday, December 26th</u>	<u>Christmas Day Observed</u>
<u>Monday, January 2nd</u>	<u>New Year's Day Observed</u>



There are many reasons to change your name, phone number, email and home address. It is extremely important to keep the credit union up-to-date with your most current contact information when these changes occur.

Failure to update your personal information can lead to adverse actions on your bank account, including

but not limited to:

- VISA debit card denials
- Unnecessary bad address fees
- Statement fees
- Limited check cashing ability
- Direct deposit denials/returns
- No fraud protection

The New Year is a great time to verify your contact information is up to date. Call us today!

Annual Member's Meeting



Mokelumne Federal Credit Union will host its 63rd Annual Member's Meeting on Wednesday, March 2, 2022.

Like last year, this year's meeting will be held virtually. With the COVID-19 pandemic continuing to threaten the

health and safety of the public, holding a virtual meeting will be the safest way to ensure all of our members are able to attend.

Additional details will become available as we approach the meeting date.

We hope you will join us!