

Mokelumne News



October 2022

"SIMPLIFIED BANKING"

Board of Directors

Margeaux Webb, *President*
Roger Turner, *Vice President*
Art Olmos, *Secretary*
Jack Vanderlans
Neil Hamilton III

Supervisory Committee

Lynn Stroh, *Supervisory 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



BEAT. MATCH. REDUCE.

Year after year, Mokelumne FCU is victorious at knocking out the competitor's high priced rates. This year, let us fight for your best rate!

New Purchases*

- 1% rate reduction (**Beat**)
- Lowest possible rate is 1.85% APR*
- Mile restrictions based on normal lending guidelines
- Terms up to 84 months, based on loan amount, year of vehicle and mileage
- Model year 2002 and newer



Refinancing**

- If MFCU's rate doesn't beat your current rate by 1%, we will consider the competitor's rate and deduct another 1% off (**Match and Reduce**)

- Lowest possible rate is 1.85% APR*
- Mile restrictions based on normal lending guidelines
- Additional DMV fees may be incurred
- Must provide statement or acceptable verification of current rate being paid
- Model year 2002 and newer

Plus! This great offer now includes Motorcycles, Boats and RV's! Contact an MFCU Loan Representative today for details!

*Annual Percentage Rate. Limited time offer. 1.85% APR based on model year, credit score, loan term and is subject to credit approval. Some restrictions apply. Payment example: \$1,000 financed at 1.85% APR for 12 months would result in an approximate monthly payment of \$84.17 with a total repayment of \$1,010.02. Promotion does not apply to existing Mokelumne FCU loans or any Mokelumne FCU loan paid off within the last 45 days. Select collateral (lemon buy backs, salvage titles, non-operational) excluded as well as autos and motorcycles model years prior to year 2001. **Titles currently free and clear used for cash out do not qualify under promotion. For complete details see your loan representative.

Debit Card Conversion & Upgrades



To better serve our members, we have moved our debit card profile to a new company. As of Monday, September 26th, we now offer Mobile Wallet options for both Apple and Android devices. In addition to the Mobile Wallet, contactless cards will be issued after your current MFCU card expires. If you wish to upgrade to a contactless card prior to your expiration date, speak with a Member Service Representative and request a replacement card. A \$15.00 card replacement fee will apply.

FREE SHRED EVENT

Invite your Friends! Public is Welcome



Thursday, October 20, 2022

Lodi Branch: 2310 Tienda Dr, Ste. 204
10:30 AM to 2:00 PM

Witness your private and confidential papers as they are disposed of in a safe and secure process.

Bring up to 3 standard size office boxes or bags of paper to be shredded. No binder clips, 3-ring binders or books.



Get Away Today
HALLOWEEN TIME
is back!
SEP. 2 - OCT. 31, 2022

Disneyland
BOOK NOW

Call 855-GET-AWAY and mention Mokelumne Federal Credit Union or visit <https://www.getawaytoday.com/?referrerid=4127> to start planning your next favorite vacation!

Get Away Today wants you to experience everything festive at the Disneyland Resort this year!

From September 2 - October 31, 2022, you can experience Halloween Time at the Disneyland Resort; one of the most popular times to travel. Ride overlays, fall decor and our favorite villains out and about, make for the perfect fall vacation.

Want to visit when you are feeling a little more merry? Holidays at the Disneyland Resort take place November 11, 2022 - January 8, 2023. With festive decor, holiday ride overlays, limited time entertainment, and

seasonal menu items, there's holiday fun for everyone to enjoy!

Get Away Today has been in business for over 30 years and has helped millions of guests travel to the Disneyland Resort. Plus, with their Best Price, Best Service Guarantee, you know you will get the most for your money. You can even get an extra day FREE with Get Away Today's 5th Day Free Disneyland Resort ticket.

Don't forget, Mokelumne FCU offers low rate personal loans to help make your family's dream vacation a reality. Speak with a Loan Representative today!

Elán Credit Cards



Getting more rewards is a breeze.



Visa® Everyday Rewards+ Card

Earn **up to 4x** points on everyday spending¹
Get 20,000 bonus points when you spend \$1,000 in first 120 days²

Annual Employee Pumpkin Decorating Contest

This contest is a FUN Annual Tradition for MFCU Employees! Please help decide the winner by casting a vote for your FAVORITE PUMPKIN either in person or via Facebook. Pumpkins will be on display Monday, October 24th through Friday, October 28th.



Votes will be tallied and the winner will be announced Monday, October 31, 2022.

Notice of Negative Reporting

Federal law requires us to provide the following notice to our members before any negative information may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice may not pertain to your individual credit reporting however, it is



a notice to all members that we may report such information about members that have not done what they are required to do under our agreement.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit.

Holiday Skip-a-Payment

Don't stress over cash this Holiday Season! If you have a loan with Mokelumne Federal Credit Union, you may be eligible to participate in our annual Holiday Skip-a-Payment.

It's easy to apply. Complete the deferment postcard you received either in the mail or from a Member Service Representative, with your current account and loan information. This form can be used for multiple loans within the same account. Each co-borrower who is a signer on the loan(s),

must also sign the deferment form.

Circle either November or December on your form to indicate which month you would like to defer. Turn in the request, along with a \$35/per loan, deferment fee.

No News is Good News! We will only contact you if the deferment request was denied; so if you don't hear from us, then your request has been approved and your due date will be advanced to the following month. You can verify your next loan due date by accessing your

account information via online banking.

There is no adverse action to your loan since interest continues to accrue during the deferment period. We simply add the skipped payment to the end of your loan maturity date.

Apply Today!



Christmas Club Funds

Christmas is just around the corner! Hopefully you've been saving money into your Christmas Club account all year long, in hopes of purchasing the perfect gifts for your loved ones this holiday season.

Christmas Club funds are conveniently transferred into your Primary Share account and available for withdrawal no later than the first week of November, just in time for your Black Friday

shopping! If you prefer a cashier's check mailed to you, free of charge, please contact Mokelumne FCU on or after Tuesday, November 1, 2022. Dividends will not be received if funds are withdrawn prior to November 1st.

If you don't already have a Christmas Club account, November 2nd is the perfect day to start saving for next year! It only takes \$1.00 to open and you can

deposit as much or as little as you want throughout the year.



Christmas Stocking Giveaway!



Be on the lookout this December for our **World's Largest Christmas Stocking!**

Each branch location will have their own stocking and entry box, increasing your chances to win!

Winners will be pulled Wednesday, December 21st—just in time for Christmas!

Authorization to Release Information

You can now give authorization for someone to receive Informational Access to your account. This authorization does not allow them to conduct transactions. This may come in handy in the event you are physically unable to conduct business on your own behalf. *A signed authorization form is required.*

Remaining Holiday Closure Dates

Monday, October 10 – Indigenous Peoples' Day

Friday, November 11 – Veterans Day

Thursday, November 24 - Thanksgiving Day

Friday, November 25 - Thanksgiving Observed

Monday, December 26– Christmas Day Observed

Monday, January 2– New Year's Day Observed



Christmas 2022 Loan Application

Loan Amount \$ _____

Account No. _____

APPLICANT

SPOUSE/CO-APPLICANT

Name _____ Middle Initial _____ Last Name _____

Name _____ Middle Initial _____ Last Name _____

Social Security Number _____ Date of Birth _____

Social Security Number _____ Date of Birth _____

Home Address _____ Home Phone _____

Home Address _____ Home Phone _____

Name of Employer _____ Business Phone _____

Name of Employer _____ Business Phone _____

Hire Date _____ Position _____

Hire Date _____ Position _____

Gross Monthly Pay _____ Other Income _____

Gross Monthly Pay _____ Other Income _____

Name of Mortgagor or Landlord _____ Mortg/Rent Payment _____

Name of Mortgagor or Landlord _____ Mortg/Rent Payment _____

List names, balances and monthly payments of creditors:

| Creditor | Balance | Monthly Payment |
|----------|---------|-----------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Signature of Applicant _____

Signature of Spouse / Co-Applicant _____

Date _____

Date _____

PROMOTIONAL APPLICATION An appropriate application/disclosure will be furnished at the time of funding. Your signature authorizes MFCU to access your credit report from a credit reporting agency as well as investigate and verify any information provided to Us by You. Normal lending guidelines apply.

PLEASE SUBMIT CURRENT PROOF OF INCOME.

To prevent delays in processing your application, please be sure to complete and sign in all designated areas.

Include proof of income such as a current pay-stub(s) or if you are self employed, your most recent 2 years of tax filings.

Promotion dates:

November 1, 2022 thru December 31, 2022.

All loans subject to approval.

Some restrictions apply.