

Mokelumne News



October 2023

"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

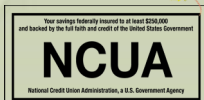
Tienda Br. Pho: (209) 333-5424

PAT: (209) 333-5422

Website:

www.mokelumnefcu.com

NMLS (ID Number) 1371525



FREE SHRED EVENT



Invite your Friends! Public is Welcome

Thursday, October 19, 2023

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.

Book Your Next Vacation with *Get Away Today!*



Experience all the festive fun there is to be had at the Disneyland Resort this year! Halloween Time at Disneyland takes place September 1– October 31, 2023. With limited-time treats, entertainment, décor, and some of our favorite ride overlays, Halloween Time is one of the most popular times to visit, for good reason.

Soon after Halloween, Holidays at the Disneyland Resort begin on November 10, 2023 and will last until January 7, 2024. Disneyland has so much for your family to enjoy during the holiday season. In addition to the classic fun, you and your family will be able to enjoy festive ride-overlays, delectable holiday treats and magical entertainment. Call 855-GET-AWAY and mention Mokelumne Federal Credit Union, or visit <https://www.getawaytoday.com/?rerrrid=4127> to start planning your next favorite vacation!

New Service Alert

The wait is over! Mokelumne Federal Credit Union now offers Shared Branching services to our Members and Guest Members, alike. Being part of the Shared Branch Network gives our members access to their funds at approximately 5,700 Shared Branches, with locations in all 50 states. Deposits, withdrawals and loan payments are a few of the services offered through Shared Branching. Funds availability and service restrictions do apply. Speak with a credit union representative today for full details.



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 online via Facebook or at your local branch. Pumpkins will be on display Friday, October 27th through Tuesday, October 31st. Votes will be tallied and the winner will be announced on Wednesday, November 1st.



Mechanical Breakdown Insurance

We all know repairing your vehicle can be expensive, but with Mechanical Breakdown Insurance, it doesn't have to be. MFCU's extended warranty services extends beyond your vehicle's manufacturer warranty and covers repairs for unexpected mechanical or electrical failure. Our affordable plans also come with additional bonus benefits such as 24 hour Roadside Assistance, Paintless Dent Repair, Windshield Protection and more! You do not have to finance your vehicle with MFCU to purchase MBI, and the warranty can follow the vehicle if you decide to sell it. **Contact a Loan Representative today for full details!**

2023 Holiday Skip-a-Payment Info & Form

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 below with your current account and loan information. This form can be used for multiple loans within the same account. Each Co-Borrower on the loan(s) must 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!

CUT ALONG LINE



If you have a loan with Mokelumne Federal Credit Union, you may enjoy having extra holiday cash in your pocket when you skip your **November** or **December** loan payments! Requests must be received on or before your loan due date.

Yes! I'd like to participate in the Skip-A-Payment plan and would like the loans indicated below to be skipped for the month of:

(circle one) **NOVEMBER** or **DECEMBER**

Account # _____ Loan # _____

Name(s): _____

Signature: _____ Date: _____

Signature: _____ Date: _____

All Co-Borrowers on the loan must sign the request. You will be notified **ONLY** if you do not qualify for the Skip-A-Pay offer. Excludes Home Equity and loans exceeding a 7 year term origination. Accounts must be in good credit standing to qualify.

- ◇ Please deduct the \$35 Skip-A-Pay fee from my _____ Savings _____ Checking account, for each request.
- ◇ Enclosed is my check for \$ _____ for the Skip-A-Pay fee(s).

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 Wednesday, November 1, 2023. 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. Your future self will thank you.



Holiday Fraud-Protect Yourself

The holiday shopping season is upon us and your debit card will surely be working overtime! Protect yourself from unauthorized purchases by keeping your contact info up to date with MFCU.

Our fraud department does its best to contact our members when suspicious transactions are attempted. However, if they cannot reach you to verify the validity of your transactions,

you risk unauthorized purchases clearing your account as well as the denial of legitimate purchases.

Don't wait until it's too late! Call the credit union today and verify your contact information.



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.*

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 20th—just in time for Christmas!

Authorization to Release Information

You can now give authorization to someone to receive information 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 9 – Indigenous Peoples' Day

Thursday, November 23 - Thanksgiving Day

Friday, November 24 - Thanksgiving Observed

Monday, December 25 - Christmas Day

Monday, January 1 - New Year's Day



Christmas 2023 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, 2023 thru December 31, 2023.

All loans subject to approval.

Some restrictions apply.