

Mokelumne News



April 2021

"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

Temporary CU Hours

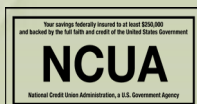
Monday through Thursday
Lobby 9:30 AM to 4:00 PM

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



Fishing for a BOAT Loan..... OR a Home away from Home?

We have dropped our rates
and modified our terms!
There is still time to purchase the
RV or Boat of your dreams or
simply refinance for a payment
that fits your budget!

It's Time to enjoy
LIFE
from a whole new
perspective!



"Serving San Joaquin County"



www.mokelumnefcu.com
Simplified Banking
The Benefits of Membership

LODI BRANCH
2310 Tienda Dr., Suite 204
Lodi, CA 95242
PH: 209-333-5424 • FX: 209-333-5435

STOCKTON BRANCH
10628 Trinity Pkwy., Suite A
Stockton, CA 95219
PH: 209-938-1088 • FX: 209-938-1099



April is Youth Month!

This April, please join in and celebrate our Young Savers, during National Credit Union Youth Month.

This year's theme is: *"Be a credit union saver and your savings will never go extinct."*

Youth month is about giving children the tools to plan and save for their futures. We'd love to be part of their financial journey!

During Youth Month, each new Young Saver Kids Club savings account opened with

MFCU will receive a special gift* and an entry into a drawing to win one of two \$25 prizes!

For Young Savers aged 13-17 years, we now offer **Teen Checking Accounts** with a qualified adult co-owner! Teen Checking is a perfect way to help your teen build good 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 youth savings account? Great,

because we have something for them too! All youth members can enter in our coloring contest for an entry into the cash prize drawing.

Join the celebration and help your young savers start saving for their future today!

* Gifts available while supplies last



WE LOVE REFERRALS!

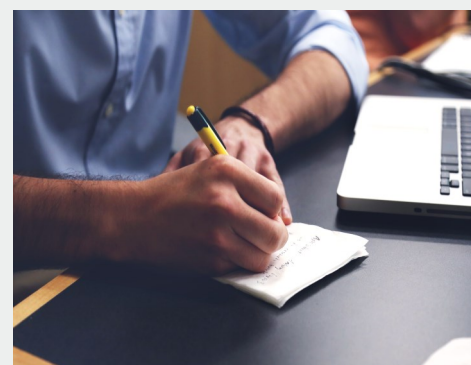
Refer friends and family to open a qualifying Checking Account or Auto Loan with Mokelumne Federal Credit Union and receive \$25.00 for both you *and* each person you refer! There is no limit to the number of referral credits one member can receive. Restrictions do apply. Visit a branch location nearest you for full details.

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



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

Limit Debit Card Fraud With Remote Control Cards!



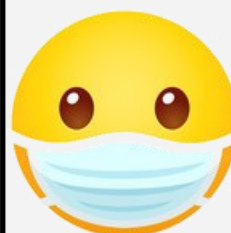
Have you misplaced your debit card but aren't ready to report it lost *quite* yet? No Problem! With the **Remote Control Cards** feature available on MFCU's Mobile App, you can FREEZE (temporarily disable) your debit card, day or night—until you've had a chance to find it. The ability to freeze your card's activity isn't only for when your card is M.I.A! You can also disable your card when you aren't using it, to help limit fraudulent transaction.

Questions about this feature? Ask a Member Service Representative *today!*

Updated Dividend Rates

DIVIDEND TYPE	RATE	APY*
Primary & Sub Shares	0.05%	0.05%
Young Saver Shares	0.10%	0.10%
Christmas Club	0.05%	0.05%
IRA Shares	0.05%	0.05%
6 Month CD / IRA CD	0.10%	0.10%
12 Month CD / IRA CD	0.15%	0.15%
24 Month CD / IRA CD	0.25%	0.25%
6 Month Youth CD	0.10%	0.10%
Seniority Checking	0.08%	0.08%

Contact the credit union for fees and terms.
Substantial penalty for early withdrawal.
APY means Annual Percentage Yield. CD and IRA APY is based on quarterly compounding.



Face Masks are Still Required Inside the Credit Union.

If you prefer not to wear a mask, we invite you to take advantage of our convenient *Electronic Services*, available to membership:

- Mobile Banking
- Mobile Check Deposit
- Bill Pay
- E-Statements
- ATM Deposits
- ATM Withdrawals

Annual Meeting

Thank You to all of our members who joined us by phone on March 3rd for our **62nd Annual Members Meeting**.

Congratulations to our Raffle winners!
If you missed this year's meeting, we still have Meeting Brochures and Credit Union Financials available in our lobby.

HOLIDAY CLOSURE

Monday May 31, 2021
In Observance of
Memorial Day