

Mokelumne News



July 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

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

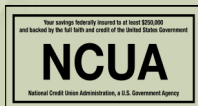
Tienda Br. Pho: (209) 333-5424

PAT: (209) 333-5422

Website:

www.mokelumnefcu.com

NMLS (ID Number) 1371525



Two Great Ways To Put Cash Into Your Pocket This July

Skip-a-Payment on your qualifying Loans!

It's easy to apply. Complete the deferment postcard you received either in the mail or from a Mokelumne FCU employee, with your current account and loan information. This form can be used for multiple loans within the same account. All co-borrowers who are signers on the loan(s) must also sign the deferment form. Turn in your request, along with a \$35 per loan, deferment fee.

Apply for our Summer Fun Loan Special!

Similar to our Holiday Loan Special, this short term, low rate loan, ranging from \$500 to \$3000, is a great way to put cash in your pocket for some carefree, summer fun! Apply online at www.mokelumnefcu.com, or in person, along with your most current proof of income. All loans are subject to approval. Some restrictions apply. Speak with a Loan Representative for full details.

We ♥ Referrals!



Do you love banking with Mokelumne FCU?

If you refer your friends and family to open a qualifying Checking Account or Auto Loan, you will receive \$25 for both you AND each person you refer! There is no limit to the number of referral credits one member can earn. Restrictions do apply. Speak with a Member Service Representative today for full details!

Dormant Accounts

Mokelumne Federal Credit Union

would like to make you aware: If your account has not experienced activity for at least three years, it is classified as dormant or inactive. Dormant / inactive accounts are subject to a \$5.00 per month fee. You can easily reactivate your account and avoid this fee by making a transaction to your account.

State law requires account balances be surrendered or escheated to the State of California if the owner has not generated account activity within three years.

To avoid this, we encourage you to take action as soon as possible. Please contact a branch nearest you to assist in protecting your funds.



Accounts with no activity for three years are classified as dormant

Multiple Account Overdraft Helps Avoid Fees



If you have funds in more than one account with MFCU, completing a *Multiple Account Overdraft form* is a great way to avoid Non-sufficient Funds (NSF) or Overdraft Privilege (ODP) fees.

With this form, you can set your accounts to automatically overdraft from any account number and suffix, in the order

in which you prefer them to be pulled. This will ensure you have access to all of your available funds* within the credit union to pay pending Share Draft or ACH payments, that may otherwise be returned for NSF.

*Pending ATM, Mobile Check Deposit and Night Drop deposits are not considered available funds.

TruStage® INSURANCE PRODUCTS

**INSURANCE BUILT FOR
CREDIT UNION MEMBERS LIKE YOU**
Designed for credit union members

TruStage insurance products and programs are designed for credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.



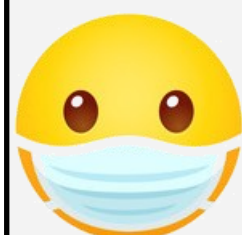
TruStage Insurance Agency

DTCG-1827819.1

TruStage® Insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

Call us, we'll help you understand all of your options so you can choose the one that is best for you and your family.

Life and AD&D **1-855-612-7909**
Auto & Home **1-888-380-9287**
Visit us at **TruStage.com**



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 our membership:

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

MFCU Closure Date Reminder

Monday July 5th
Independence Day, Observed

Monday September 6th
Labor Day

