

# Mokelumne News



January 2026

## "SIMPLIFIED BANKING"

### Board of Directors

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

### Supervisory Committee

Lynn Stroth, *Supervisor Chair*  
Art Olmos  
Marina Narvarte

### Management

Liz Maynard, *CEO*

Kyrsta Garrido,  
*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](http://www.mokelumnefcu.com)

NMLS (ID Number) 1371525

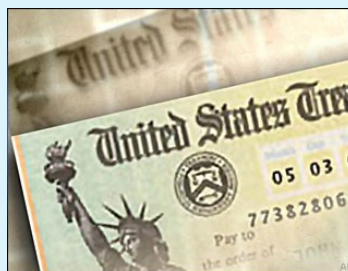


## Tax Refunds - Acceptable Checks and Direct Deposits

It's almost that time of year again -TAX TIME! You've filed your taxes and now you're just waiting for your refund to come in. But is your MFCU account "refund ready"? Here are a few tips to help avoid your tax refund deposit from being rejected.

Individual Returns— a person who files their tax return as an individual, will receive a tax refund payable to themselves. These funds can be deposited by check or direct deposit, into any account in which the individual is an owner. Refunds payable to MFCU non-members will not be accepted for deposit.

Joint Returns— when two or more individuals file their tax



return together, usually *Married Filing Jointly*, the tax refund is issued payable to everyone on the tax return form. For immediate deposit, all persons on the refund must be joint owners on the same MFCU account. If a joint account is not available, you can avoid delays and/or deposit rejections by contacting the credit union prior to receiving your refund to complete one of the following options:

- Add everyone from the refund

as joint owners onto the receiving bank account.

- All persons on the refund can sign a *Multiple Party-Liability Release* form, in person, at a branch location, which will allow all funds from the return to be deposited into an individual's account. With this option, the payee who is not an owner on the MFCU account, waives their right to the refund.
- If both payees have individual accounts with MFCU, the refund can be split equally between them.
- Valid identification is required for all given options.

*For additional deposit questions, please contact a Member Service Representative today!*



### AUTO LOAN RATES

as low as **4.74%** APR\*

# Mokelumne

FEDERAL CREDIT UNION

has the **BEST RATES AROUND!**

2310 Tienda Drive Ste. 204  
Lodi CA 95242  
(209) 333-5424



10628 Trinity Parkway Ste. A  
Stockton CA 95219  
(209) 938-1088

\*APR= Annual Percentage Rate. 4.74% APR is based on model year, credit score, loan term, and is subject to credit approval. Some restrictions apply. Payment example: \$1,000 financed at 4.74% APR for 12 months, would result in an approximate monthly payment of \$85.49, with a total repayment of \$1,025.77. Lower rates for shorter loan terms are available. Speak with a loan representative for full details. Equal housing lender. Federally insured through the NCUA.

## Annual Member's Meeting

**Mokelumne Federal Credit Union will host its 67th Annual Members' Meeting on Wednesday, March 4, 2026 at 5:15 PM. It will be held at the Lodi Branch, located at 2310 Tienda Drive, Suite 204 – next to Chipotle.**

Each attendee will receive a raffle ticket for a chance to win one of many great prizes! Food and refreshments will directly follow the meeting along with a raffle drawing. In conjunction with the meeting, elections will be held for the



6-three year positions, available on the Board Of Directors. Nominations for the positions are still open. The credit union's bylaws permit nominations by

member petition. Nominations must include the signature and account numbers of at least 20 members to be valid.

Nominations may be delivered to the credit union not more than 30 days or less than 5 days prior to the annual meeting. Voting will take place by ballot at the meeting if nominees exceed positions available.

*We hope to see you there!*

## Update Contact Information

**There are many reasons to change your name, email and home address. It's important to keep the credit union up-to-date when these changes occur.**

Failure to update your personal information can lead to adverse actions on your bank account, including but not limited to:

- Bad address fees
- VISA debit card denials

- Debit card renewals shipped to incorrect addresses
- Inability to activate new debit cards
- Direct deposit denial/returns
- Limited fraud protection

The New Year is a great time to verify if we have your most current contact information on file. **Please don't hesitate– call us today!**



## 2026 Holiday Closure Dates

<u>Date</u>	<u>Holiday</u>
Thursday, January 1	New Year's Day
Monday, January 19	MLK Jr Day
Monday, February 16	Presidents' Day
Monday, May 25	Memorial Day
Friday, June 19	Juneteenth
Monday, September 7	Labor Day
Monday, October 12	Indigenous Peoples Day
Wednesday, November 11	Veterans Day
Thursday, November 26	Thanksgiving Day
Friday, November 27	Thanksgiving Observed
Thursday, December 24	Christmas Eve (1pm)
Friday, December 25	Christmas Day
Thursday, December 31	New Year's Eve (1pm)
Friday, January 1, 2027	New Year's Day

## Required Credit Insurance Disclosure

**To all Credit Union Disability and /or Credit Life Insurance policy holders notice:**

CUNA MUTUAL GROUP (TruStage) 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.

## We ♥ Referrals!

Refer a friend or family member to open a Loan or qualifying Checking Account with MFCU and you will receive **\$50.00** as a thank you! Restrictions apply. Speak with a credit union representative for full details.

