

Mokelumne News



April 2025

"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 Stroh, *Supervisor Chair*
Art Olmos
Marina Narvarte

Management

Liz Maynard, *CEO*

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

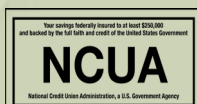
Tienda Br. Pho: (209) 333-5424

PAT: (209) 333-5422

Website:

www.mokelumnefcu.com

NMLS (ID Number) 1371525



Calling All Super Savers!



April is National Credit Union Youth Month. Join us while we celebrate our Young Savers all month long.

This year's theme: "*Saving is My Super Power!*" Youth month is all about giving children the tools to plan and save for their futures. We'd love to be a part of their financial journey.

New Young Saver Accounts opened during Youth Month, will receive a special gift* at the time of opening, as well as an entry into our Grand Prize Drawing.

For children aged 13-17 years, we offer **Teen Checking Accounts**, with a qualified adult co-owner. Teen Checking is a perfect way to help your child build healthy spending habits with the freedom of their own debit card, while still giving parents control to monitor their spending.

Existing Young Saver Accounts will receive a Grand Prize Drawing entry for each "new to credit union money" deposit made to their account, during the month of April.

All Young Saver Accounts are eligible for a *Super Special CD Rate* of 4% APY, for 6-months!

- Minimum deposit-\$200.00
 - Maximum deposit-\$5000.00
- Must be "new to credit union money" to qualify. One CD special per youth account. Additional restrictions may apply. Speak with a credit union representative for full details.

We hope you will join our celebration and help the Young Saver in your life become a **Super Saver!**

**Gifts available while supplies last*

NOW OFFERING
a *Super Special Youth Month CD!*

Join us for **Membership Mondays** >>> in May!

We celebrate YOU, our members, with food, fun and give-a-ways, each Monday in May!

Do You Love Banking with Mokelumne FCU?

If you refer your friends and family to open a qualifying Checking Account or Loan, you will receive **\$50** for each person you refer! There is no limit to the number of referral credits one member can earn. Restrictions do apply. Speak with a Credit Union Representative today for full details!



Simplified Banking

OUR ANNUAL SUMMER FUN SKIP-A-PAYMENT IS HERE!

If you have a loan with Mokelumne Federal Credit Union, you may enjoy having extra summer cash in your pocket when you skip your June or July loan payment! Turn in your request, along with a \$35 per loan deferment fee, on or before your loan due date.
(5 days prior if your loan is on auto-pay)

Yes! I'd like to participate in the Summer Skip-A-Payment offer and would like the loans indicated below to be skipped for the month of (circle one) **JUNE** or **JULY**.

Account #: _____ Loan # _____ Phone: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

♦ Please deduct the \$35 Skip-A-Pay fee from my _____ Savings _____ Checking account for each request.

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

Dormant Accounts

Mokelumne Federal Credit Union would like to make you aware:

If your account has not experienced activity for at least 12 months, 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 any kind of 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.

Updated Fees— Effective July 1, 2025

Type of Fee	Current Fee	New Fee
Counter Checks (4 checks per page)	\$4.00	\$5.00
Return deposit item (member both payor & payee). No fee for member payee only	\$15.00	\$26.00
Wire Transfer-Outgoing	\$20.00	\$25.00
Wire Transfer-Incoming	\$15.00	\$20.00
Wire Transfer-Outgoing Seniority Checking	\$10.00	\$15.00
Wire Transfer-Incoming Seniority Checking	\$7.50	\$10.00
Statement Copy / Activity Printout per mo.	\$5.00	\$1.00
Legal Process	\$20.00	\$35.00
Levy or Garnishment	\$25.00	\$30.00
Rolled Coin Deposit	5% over \$50.00	5% of total



Monday, May 26th
in Observance of
Memorial Day

**Upcoming MFCU
Holiday Closures**



Thursday, June 19th
in Observance of
Juneteenth