

Mokelumne News



October 2024

"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, *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



Refer a Friend and get paid!

Receive \$20 for each friend you refer
who opens a Loan or qualified Checking
Account with Mokelumne FCU.



Terms and conditions apply. Visit
www.mokelumnefcu.com for full promotional details.

FREE SHRED EVENT



Invite your Friends! Public is Welcome

Thursday, October 17, 2024

Lodi Branch: 2310 Tienda Dr, Ste. 204
10:00 AM to 1:00 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!*

Disneyland during the holidays is our favorite
time of year!

Halloween Time at Disneyland takes place from
August 23 – October 31, 2024. With limited-time
treats, entertainment and décor, *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 15, 2024 and will last
until January 2025. 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, holiday treats
and magical entertainment.

Call 855-GET-AWAY and mention Mokelumne
Federal Credit Union, or visit our website link:
<https://www.getawaytoday.com/?rerrerrid=4127>
to start planning your next favorite vacation!



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 Monday, October 28th through Thursday October 31st. Votes will be tallied and the winner will be announced on Friday, November 1st.



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 Friday, December 20th— just in time for Christmas!



2024 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 request (*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).

Did You Know?

EDD now offers Direct Deposit for your Unemployment and Disability benefit payments, straight into your Mokelumne bank account!

Direct Deposit enrollment is fast and easy. All you need is your routing number and account information to get started.

New EDD Customers

You can select direct deposit as your

benefit payment option when you apply for any new benefit program.

Existing EDD Customers

Update your benefit payment option by logging in to your “myEDD” profile online and select **Update Your Payment Option.**

Why switch to Direct Deposit?

Direct Deposit is a safe, fast, and easy option to receive your benefit payments.

For more information on your benefit payment options, visit EDD’s website at <https://edd.ca.gov>.

Mokelumne FCU’s Routing Number:

- 321173085



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 Friday, November 1, 2024. 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.



Save for the holidays all year long with an MFCU Christmas Club Account

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.



Mokelumne Federal CU is a CO-OP Shared Branch!



Members can make deposits and withdrawals at nearly 5,400 CO-OP Shared Branch locations nationwide!



Remaining Holiday Closure Dates

- Monday, October 14 – Indigenous Peoples’ Day
- Monday, November 11– Veterans Day
- Thursday, November 28 - Thanksgiving Day
- Friday, November 29 - Thanksgiving Observed
- Tuesday, December 24 - Christmas Eve– Close at 1:00 PM
- Wednesday, December 25– Christmas Day
- Tuesday, December 31– New Year’s Eve– Close at 1:00 PM
- Wednesday, January 1 - New Year’s Day

Christmas 2024 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, 2024 thru December 31, 2024.

All loans subject to approval.

Some restrictions apply.