

Mokelumne News



October 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, *Supervisory 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

NMLS (ID Number) 1371525



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 22 – October 31, 2025. 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 14, 2025 and will last until January 7, 2026. Disneyland has lots 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/?rerrrid=4127> to start planning your next favorite vacation!

FREE SHRED EVENT



Invite your Friends! Public is Welcome

Thursday, October 16, 2025

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.

Refer a Friend and get paid \$50!

Now receive \$50 for each friend you refer who opens a qualified Checking Account* or Loan with Mokelumne FCU

** Restrictions apply. Speak with a credit union rep for details.*





CONTEST RULES

-  Dress your pet in a Costume and take a photo
-  Email your photo to mandy@mokelumnefcu.com
-  Include your full name, phone number, pet's name, and a description of your pet's costume
-  All entries must be received by **OCTOBER 29th**
-  All contestants will be uploaded to Mokelumne's Facebook page on Halloween day, **OCTOBER 31st**
-  Share Mokelumne's Facebook post with friends and family to collect likes for your spooktacular pet
-  Votes will be tallied and winner will be contacted the first week of November

Holiday Skip-A-Payment



Don't stress over cash this Holiday Season! If you have loans with Mokelumne Federal Credit Union, you may be eligible to skip your **November** or **December** loan payments. Turn in your request, along with a \$35 per loan deferment fee, on or before your loan due date. (*Turn in 5 days prior if your loan is on auto-pay*)

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

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 loans and loans exceeding a 7 year term origination. Accounts must be in good credit standing.

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 Monday, November 3, 2025. Dividends will not be received if funds are withdrawn prior to November 1st.

If you don't already have a Christmas Club account, November 3rd 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. Start saving today, your future self will thank you.

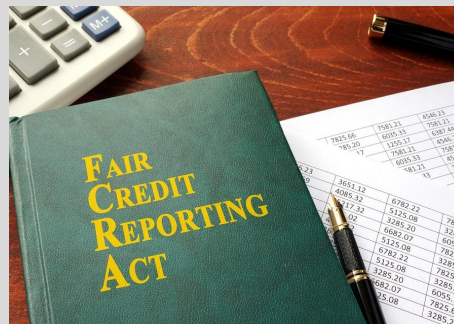


Save for the holidays all year long with an MFCU Christmas Club Account

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.

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 19th, just in time for Christmas!

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 13 – Indigenous Peoples' Day / Columbus Day

Tuesday, November 11– Veterans Day

Thursday, November 27 - Thanksgiving Day

Friday, November 28 - Thanksgiving Observed

Wednesday, December 24 - Christmas Eve– Close at 1:00 PM

Thursday, December 25– Christmas Day

Wednesday, December 31– New Year's Eve– Close at 1:00 PM

Thursday, January 1– New Year's Day

Christmas 2025 Loan Application

Loan Amount \$ _____

Account No. _____

APPLICANT

Name Middle Initial Last Name

Social Security Number Date of Birth

Home Address Home Phone

Name of Employer Business Phone

Hire Date Position

Gross Monthly Pay Other Income

Name of Mortgagor or Landlord Mortg/Rent Payment

SPOUSE/CO-APPLICANT

Name Middle Initial Last Name

Social Security Number Date of Birth

Home Address Home Phone

Name of Employer Business Phone

Hire Date Position

Gross Monthly Pay Other Income

Name of Mortgagor or Landlord Mortg/Rent Payment

List names, balances and monthly payments of creditors:

Creditor	Balance	Monthly Payment
_____	_____	_____
_____	_____	_____
_____	_____	_____

Signature of Applicant

Date _____

Signature of Spouse / Co-Applicant

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, 2025 thru December 31, 2025.

All loans subject to approval.

Some restrictions apply.