



Post Office Box 5360  
San Luis Obispo, CA 93403-5360  
805.543.1816

Dear Valued SESLOC Member,

This note is being written on March 25, and the one thing I know is that our situation will likely be different the day you are reading this. News and caution regarding the COVID-19 pandemic has grown and changed every day. These are unsettling times that we haven't experienced before.

For perspective, I'd like to share a saying I saw recently, "Our grandparents were sent to war; we're being sent to our couches." Not to minimize the severity of what we're facing, but in the age of immediacy, it may be good for us to slow down, have a reset and take more time at home. Together, we can get our community and our nation healing again, but this will take time as business revenues and everyone's personal assets have taken a battering.

During SESLOC's nearly 80 years of operation, we have lived through severe market crashes in 1987 and 2008 and will get through this one as well. We have recast our budgets with all the Federal Reserve moves and remain very well capitalized. This long-term strength is embedded in our solid—and sometimes conservative—business practices. We take the stewardship of your deposits very seriously and are not highly leveraged or engaged in risky endeavors.

What can change, and may have by the time you read this letter, is that some services will be scaled back. First of all, we have a smaller workforce as the closure of area schools has reduced some of the parents in our workforce. Secondly, while we are fortunate, we do not know if illness will spread to any of our team members. We will follow all mandates declared nationally or by the State of California to keep you and our team safe.

Please read the options you have available for services in this abbreviated newsletter. We will do our best to provide support remotely until we get back to business as usual. We appreciate your support and flexibility as our community comes together.

All the best,

A handwritten signature in black ink, appearing to read "Geri LaChance", is written over a light blue rectangular background.

Geri LaChance ♦ President/CEO

#### **BOARD OF DIRECTORS ELECTION RESULTS**

Incumbents Barbara Melvin and Charlene Rosales were elected to the two open positions on the Board and will each serve three-year terms.

**Paso Robles | Atascadero | San Luis Obispo | Arroyo Grande | Santa Maria**  
[sesloc.org](http://sesloc.org)

# Avoid an in-person branch visit with our REMOTE BANKING OPTIONS

**ACCESS YOUR ACCOUNT 24/7** — Securely and conveniently manage accounts from your desktop or on-the-go with Online Banking and the SESLOC mobile app. If you haven't enrolled yet, visit [sesloc.org](https://sesloc.org) to get started today, or download our mobile app.

- ♦ **Bill Pay:** Avoid the hassle of paper and stamps and pay bills in Online Banking.
- ♦ **Open Transfers:** Move funds between accounts at SESLOC and other financial institutions.
- ♦ **Mobile Deposit:** Use your smartphone or tablet to deposit checks.

**FIND AN ATM** — With a SESLOC debit card, you have access to more than 50 fee-free ATMs on the Central Coast, plus 30,000 nationwide.

## SESLOC ATMs

- ♦ Each SESLOC branch
- ♦ At the Laguna Village Shopping Center in San Luis Obispo
- ♦ Inside the San Luis Obispo Regional Airport
- ♦ Inside Spencer's Fresh Market in Morro Bay and Santa Maria
- ♦ On the Cuesta College Campus\*

## CO-OP ATMs

- ♦ At CoastHills Credit Union and Golden 1 Credit Union locations
- ♦ At 7-Eleven stores and Costco locations\*

## Find an ATM

- ♦ Call 1-888-748-3266
- ♦ Text an address or zip to 91989 (my coop)\*\*
- ♦ Download the free CO-OP ATM Locator App
- ♦ Visit [co-opatm.org](https://co-opatm.org)

\* These ATMs do not accept deposits.

\*\* May be subject to a fee by your wireless provider.

**PHONE TELLER** — If you don't have a smartphone or computer, you can transfer funds, check balances and more with Phone Teller. Call (805) 543-5624, or (888) 4-SESLOC.

**APPLY FOR A LOAN ONLINE** — Most home and consumer loan applications are available at [sesloc.org](https://sesloc.org), or call (805) 543-1816 to get started.

Download the SESLOC Mobile app

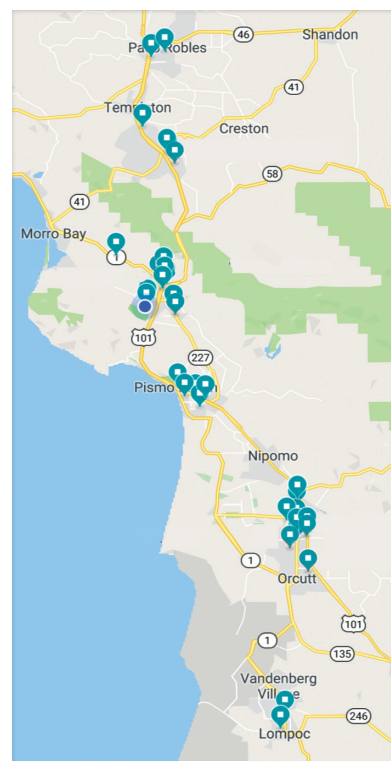


Android



iPhone

SESLOC ATMs offer more access  
than most banks






## WE'RE HERE TO HELP

For members who are experiencing difficulty making their loan payments, here are a few options:

- ♦ For eligible vehicle and signature loans, we have a simple and streamlined process for members to skip loan payments for two months. A payment deferral form with instructions is available at [sesloc.org](https://sesloc.org).

- ♦ Low interest rate emergency loan options are available for our members impacted by this pandemic.
- ♦ Loan refinances and workout loan options are also available.

We also have options for real estate loans, credit cards and lines of credits. Visit [sesloc.org](https://sesloc.org) or call (805) 543-1816 for any questions.

**Stay Connected** Be sure to get the latest news and updates regarding COVID-19, SESLOC promotions and events. Sign up at [sesloc.org/elist](https://sesloc.org/elist) or follow us on social media.   

**Boost Your Financial IQ** We will resume our financial seminars at the branches when it is safe, per the guidance of the CDC and the local health departments. Explore our education resources available at [sesloc.org/tips](https://sesloc.org/tips).



Savings are federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government. National Credit Union Administration, a U.S. government agency.