

## Want to Level Up?

## SESLOC Membership Just Got Better

Membership at SESLOC is much more than a bank account. It's a trusted relationship. And great relationships deserve great benefits.

That's why we've created Level Up. It's simple: Do more, get more. Receive points for saving and borrowing, for actively using your HomeFREE Checking™ account, plus another point if you have 7+ years of continuous membership. The more points you've earned, the higher of one of three levels given. Increasing benefits<sup>1</sup> include select fee waivers, waived check orders, and rate

discounts on new eligible consumer loans. This new program just launched on September 1, and we've already seen many benefits redeemed!



Review your consumer Primary Share Savings statement to see your current level for the month of October. Want to Level Up or make the most of your benefits? Call us at (805) 543-1816, visit any branch or [sesloc.org/level-up](https://sesloc.org/level-up).

## Bank Life Balance: New services to help you free up your free time.

### Contact us on Saturdays

For your convenience, you may now contact us via phone at (805) 543-1816 or live chat at [sesloc.org](https://sesloc.org) on Saturdays from 9:00 a.m. to 1:00 p.m.

### Open another account in Online Banking

Members may now open additional consumer deposit accounts in Online Banking, including select share certificates and secondary savings accounts. Our digital application takes just a few minutes to complete.

### Bank at your new branch on Cal Poly campus

We're officially open at Cal Poly campus! Your valuable services and products are now extended to the campus community of students, faculty and staff. A 24-hour ATM provides cash withdrawals as low as \$5. In addition, we are providing deposit services for more than 400 Registered Student Organizations (RSOs) on behalf of Cal Poly's Associated Students, Inc.

## October is National Cybersecurity Month

In the month of October, we're offering tips for staying safe online. Sign up for an educational webinar, get handy checklists and more at [sesloc.org/cybersecurity-month](https://sesloc.org/cybersecurity-month).

**Shred Day events<sup>2</sup>** offer an easy way for members to destroy sensitive information. Visit our **Paso Robles Branch** on **Saturday, October 23 between 9:00 a.m. and noon**, and we'll shred your confidential documents for free. Limitations apply, please see details at [sesloc.org/shred-days](https://sesloc.org/shred-days).





## Meet Adam Day Your Mortgage Loan Officer at the Paso Robles branch

(805) 202-2702  
(805) 540-4132 (cell)  
aday@sesloc.org  
NMLS #1577885

**Originally from:** San Luis Obispo; a proud, third-generation native.  
**SESLOC Mortgage Loan Officer since:** September 2021, but has been at SESLOC since May 2019.

**Cheers for:** Raiders, Lakers and Dodgers.

### What do you love most about the Central Coast?

I cannot get enough of the weather or the amazing golf courses. I spend weekends exploring the coast with my kids.

### One thing you'd like a first-time homebuyer to know:

As SESLOC has deep roots in this community, we want to see every home loan borrower succeed. Their success is our success. We will be there to help navigate every step of the lending process today, but will also be there for any questions they have in the future.

**What do you like about working at SESLOC?** I love watching people grow. I helped four of my staff members explore their passions by moving into different areas of the credit union. They are all excelling in their new roles.

**What does local lending mean to you?** No other financial institution understands the unique challenges or the distinctive characteristics of the Central Coast and its residents quite like SESLOC. We have been here for nearly 80 years and our success is vested in the well-being and financial health of our community.



**Need Rent Relief?** COVID eviction protections expired September 30, 2021. State-sponsored rent relief is available to renters and landlords. Apply at [HousingIsKey.com](https://www.housingiskey.com)

## Affordable Home Loan Options

SESLOC offers Federal Housing Administration (FHA) loans and Veteran's Administration (VA) loans for qualified buyers. A great option for first-time buyers and individuals with little savings, they require lower costs and lower down payments than traditional mortgages. Learn more at [sesloc.org/fha-va](https://sesloc.org/fha-va).



## IN OUR COMMUNITY

### Thank You for Supporting Childhood Literacy

We recently partnered with KSBY News to support childhood literacy with the "If You Give a Child a Book..." campaign through the Scripps Howard Foundation.

— Together, we raised over \$41,000! —

Your generosity will allow all students at Arellanes, Bonita, Lillian Larsen, and Oceano Elementary Schools to select five books each to launch their personal home libraries!

## Call for Board Nominations

Each spring, SESLOC members select Directors to lead our Credit Union. From October 1, 2021 – November 12, 2021, we are accepting applications for nominations for qualified members who are willing to volunteer as Credit Union directors in a governance capacity for a three-year term.

### QUALIFICATIONS:

- ◆ SESLOC primary member ◆ 18+ years of age
- ◆ Good standing for the last three years
- ◆ Demonstrated good character and fiscal responsibility:
  - Not engaged in any business or enterprise which is, or could appear to be, in conflict with the duties of a credit union official, or interfere with independence and impartiality
- ◆ May apply each year, including directors whose terms are expiring

**HOW TO SUBMIT FOR NOMINATION:** Completed applications must be received by Friday, November 12, 2021. Applications are available at each SESLOC branch. Complete and return application to: *SESLOC Federal Credit Union, PO Box 5360, San Luis Obispo, CA 93403-5360, ATTN: Nominating Committee*



## Interested in Increasing Your Business' Efficiency?

SESLOC is here to help with ACH (Automatic Clearing House) services. Enrolling in **ACH payments** allows business owners to pay employees with Direct Deposit and schedule electronic payments to vendors. Eliminate paper checks and trips to the post office. Take control of your finances and reduce the risk of fraud. Contact **SESLOC Business Services** at (805) 573-1816 x578 or [sesloc.org/business-services](https://sesloc.org/business-services) to learn more.

## From Your SESLOC CEO

I will be the first to admit that I'm not the most technically-savvy credit union employee. I am a frequent visitor to our IT Help Desk. And while I knew SESLOC had launched **Pay with Points** as part of the SESLOC Rewards program in August, it was a few weeks before I signed up to see what it was all about.

Enrolling in **Pay with Points** through Online Banking was easy—I *did it all by myself without help!* This is the coolest “cash back” program I've had on any of my rewards credit cards. Even I get surprised by our credit union on occasion. (And I guess I just aged myself again by using coolest as a descriptor!)

I've previously used SESLOC Reward points to redeem merchandise, gift cards, and more. But this new option is just *fun!* **Pay with Points** sends a text message or email to see if you want to use your points to cover your recent qualifying purchase. (See how it works in the section below). I used this real-time rewards option everywhere last weekend: from the local hardware store, to the gas station, to dinner out on the Central Coast. Plus, SESLOC Rewards combines points earned from my debit card purchases with those earned on my Visa Signature® Rewards credit card. So points add up quickly. I really hope you'll try this new everyday member benefit and enjoy being reimbursed for purchases in real time—especially as we enter the holiday gift-giving season. A gift for them, and money back for you!



SESLOC is also pleased to introduce **Level Up Member Benefits**. While we stand proud of our overall product offerings for all members, including free checking, we have added new benefits, including loan discounts, fee waivers and more. The more you participate in eligible credit union services, the more benefits<sup>1</sup> you get. It also recognizes and rewards longevity of membership. Check the front page of this newsletter for more info, or visit [sesloc.org/level-up](http://sesloc.org/level-up).



We appreciate your unwavering support of our credit union and wishing you a healthy, safe and happy holiday season.



Gerri LaChance  
PRESIDENT/CEO



## Ask a Financial Advisor Are There Any Assets Not Counted for Financial Aid Purposes?

Yes, assuming you are talking about federal financial aid. Under the federal government's financial aid formula, four main types of assets are excluded from consideration when determining your child's financial need: all retirement accounts (e.g., IRA, 401(k), 403(b)), home equity in a primary residence, annuities, and cash value life insurance. These assets are known as nonassessable assets. All other assets that belong to you and your child are known as assessable assets and include items like checking and savings accounts, stocks, bonds, mutual funds, 529 plans, Coverdell education savings accounts, custodial accounts, trusts, and investment property. The more assessable assets you have, the more money you will be expected to contribute to college costs. However, individual colleges may use a formula that differs from the one used by the federal government to determine financial need. Specifically, the formula may take into account the value of your retirement accounts and/or home equity, and may even expect you to borrow against these assets.



Rick Hoskins is our interim CFS Financial Consultant, through CUSO Financial Services, LP (CFS).<sup>\*</sup> Contact Rick today to book an appointment to discuss your unique financial situation.

Rick Hoskins ♦ (858) 805-7922  
[rhoskins@cusonet.com](mailto:rhoskins@cusonet.com)

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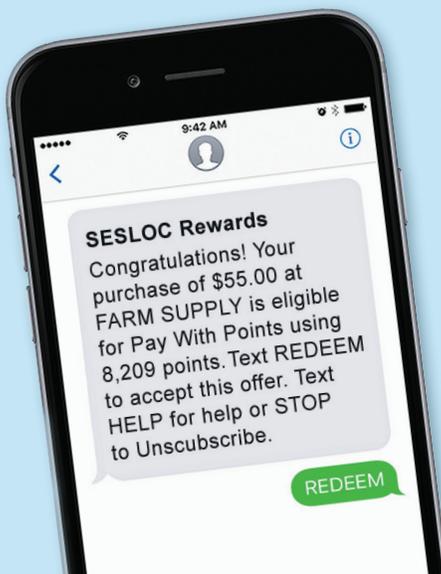
<sup>\*</sup>Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are **not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. SESLOC has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS and its representatives do not provide tax advice. For specific tax advice, please consult a qualified tax professional.

## How Many SESLOC Rewards<sup>2</sup> Points Have You Earned?

HomeFREE Checking™ and Visa Signature® Rewards account holders with activated debit or credit cards can now see how many **SESLOC Rewards** points were earned via Online Banking. Log in and your earned points total is available in the right sidebar. Or, visit [seslocrewards.org](http://seslocrewards.org).

**Want to Enroll in Pay with Points?<sup>3</sup>** It's simple. Head over to [seslocrewards.org](http://seslocrewards.org) or Online Banking to enroll. Select **Pay With Points** from the **Redeem Rewards** menu, and choose whether you want to receive notifications via text message or email. Then you'll get notified when you have enough points to cover the qualifying purchase. By replying REDEEM to the text message or clicking the button in email, you'll get a statement credit for the purchase amount in a few days. Neat!

**NEW! Cash Back Rewards<sup>4</sup>** Redeem points for cash back by selecting to deposit to your HomeFREE checking account or as a statement credit on SESLOC Visa Signature Rewards credit card. Make a request today via Online Banking or go to [seslocrewards.org](http://seslocrewards.org).



# Take it to Go

## Bank Remotely



### Online Banking

Check balances, transfer funds, pay bills, and more 24/7 at [sesloc.org](http://sesloc.org) or via our mobile app. With your smartphone, deposit checks and set up contactless payments with Apple, Google or Samsung Pay.

#### Plus, at [sesloc.org](http://sesloc.org):

- ◆ Contact us via Video Banking or Live Chat
- ◆ Apply for a Consumer or Home Loan
- ◆ Make a Loan Payment with EasyPay

Scan the codes with your smartphone to download our Mobile App.



Android



iPhone

### More Access Than Most Banks

SESLOC cardholders have access to 55 fee-free ATMs on the Central Coast, plus 30,000 more nationwide with the CO-OP network. Find an ATM at [sesloc.org/atms](http://sesloc.org/atms).

### Holiday Closures

- Columbus Day:** Monday, October 11  
**Veterans Day:** Thursday, November 11  
**Thanksgiving Day:** Thursday, November 25

- Christmas Eve:** Friday, December 24  
Branches close at 2:00 p.m.  
**Christmas Day:** Saturday, December 25  
**New Year's Day:** Saturday, January 1

#### SENIOR MANAGEMENT

Geri LaChance, *President/CEO*  
Kelli Briggs, *COO*  
Ken Long, *CIO*  
Mike Quamma, *CFO*  
Manuel Cervantes, *SVP, Consumer & Mortgage Loans*  
Liz Summer, *SVP, Business Services*

#### BOARD OF DIRECTORS

Dr. Alden Shiers, *Chair*  
Tom Lebens, *Vice Chair*  
Anthony Cangelosi, *Board Financial Officer*  
Barbara Melvin, *Secretary*  
Dr. Gary Hoskins, *Director*  
Jacquie Paulsen, *Director*  
Charlene Rosales, *Director*

#### SUPERVISORY COMMITTEE

Ken San Filippo, *Chair*  
Lee Cunningham  
Dan DeGroot  
Stacy Kolegraff  
Barry VanderKelen

#### DISCLOSURES

1. The Level Up Member Benefits Program ("Program") is provided by SESLOC Federal Credit Union ("Credit Union"). The Program is available to consumer memberships, for which the primary consumer member is eighteen (18) years in age or older and is a member in good standing with the Credit Union. The Program is automatically available to an eligible consumer membership. Please visit [sesloc.org](http://sesloc.org), Online Banking or any branch for the **Level Up Member Benefits Program Disclosure** ("Disclosure") for more information regarding the terms and conditions of the Program. Certain restrictions and other limitations apply. By establishing or maintaining a consumer membership you are accepting the terms and conditions of the Program. If you prefer not to participate in the Program you may opt-out, see the Disclosure for more details. The Program terms, conditions and benefits may be amended at the sole discretion of the Credit Union and are subject to change without notice, except where required by law.

2. Everyday Member Benefits are available to Credit Union members in accordance with disclosures and agreements between the Credit Union and the Consumer Member, including but not limited to the Member Application, the Member Account Agreement and Disclosure, Truth-in-Savings disclosures, all Fee Schedules, Rate Sheets and other account agreements and disclosures. For benefits including but not limited to SESLOC Rewards and SESLOC Shred Days, refer to their individual **Terms and Conditions** disclosures located on [sesloc.org](http://sesloc.org) or visit a SESLOC branch for more details regarding benefit terms, conditions, limits, restrictions and eligibility that apply. Some services require primary consumer member to agree to separate terms and conditions.

3. Participation in the Pay With Points program is subject to **terms and conditions, available at [sesloc.org](http://sesloc.org)**. Qualifying purchases are Visa Signature transactions between \$25.00 and \$250.00 at participating merchants who accept Visa. PIN transactions do not qualify and some merchants who accept Visa are excluded. Statement credit may take up to ten (10) days to be applied. You must have enough points earned to be redeemed for the purchase amount in order to receive the notifications.

4. For Cash Back Rewards, ACH deposit may take up to ten (10) days to be applied, and statement credit may take up to two (2) billing cycles.

#### BRANCH LOCATIONS

- Paso Robles**  
705 Golden Hill Road
- Atascadero**  
8380 El Camino Real
- San Luis Obispo**  
3807 Broad Street
- Arroyo Grande**  
1399 East Grand Avenue
- Santa Maria**  
2506 South Broadway
- Cal Poly Campus**  
University Union Plaza

#### HEADQUARTERS

3855 Broad Street  
San Luis Obispo

#### MAILING ADDRESS

P.O. Box 5360  
San Luis Obispo, CA 93403-5360

#### PHONE NUMBERS

**Contact Center**  
(805) 543-1816

#### Voice Phone Teller

24-hour account transactions  
(805) 543-5624  
(888) 4-SESLOC

#### SESLOC Rewards.org

(888) 211-1741

#### Identity Theft Programs

For program eligibility:  
(805) 543-1816

For access to a Privacy Advocate:  
(800) 357-6392

If eligible, to file a mobile claim:  
[sesloc.org](http://sesloc.org)

#### Lost or Stolen Cards

Credit / Debit / ATM  
For calls after business hours  
(805) 543-1816  
(909) 941-1398\*

\*Use if calling from outside the United States.  
This number also accepts collect calls.

### Stay Connected

Get the latest service enhancements, special promotions and amendments to branch hours. Follow us or sign up at [sesloc.org/elist](http://sesloc.org/elist).



805-543-1816 ♦ [SESLOC.ORG](http://SESLOC.ORG)

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.



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