IMPORTANT NEWS
From Your SESLOC CEO

Two exciting events are happening in 2017. First, we celebrate the 75th anniversary of our credit union’s founding. For three quarters of a century, SESLOC has provided safe, local and trusted financial services to you and your family. As a SESLOC member, you’ve received personalized services and educational benefits not found at for-profit banks.

Today, we are home to more than 46,000 members. And our home is right here on the Central Coast, not in a corporate headquarters in another state. For 75 years your credit union has remained well capitalized and now has $760 million in assets, making it one of the largest local financial institutions. We look forward to a long and prosperous future here in our community.

A second significant event occurs in 2017. I’m proud to share that we are upgrading the credit union’s core operating system. This year-long project will culminate the weekend of February 10-12, providing increased efficiency. You’ll enjoy faster branch transactions, speedier account openings, and more online convenience.

We are working hard to make this transition as seamless as possible, but there are a few days during the transition when services will be interrupted. Mark your calendars with the dates below, and watch for information in your mailbox, in our branches and on our website about the changes and the brief downtime required for our branches and online systems.

BRANCH CLOSURES
San Luis Obispo Branch
Saturday, January 7
Saturday, February 11
All Branches
Monday, February 13

ONLINE BANKING CLOSED
Friday, February 10, 6 pm
through Tuesday, February 14, 6 am

We continually strive to improve your banking experience, whether you’re connecting with us through our branches, online, or mobile services. This upgrade to our current operating system will provide state-of-the-art technology that allows us to serve you better and faster.

You’ll see some minor account changes and some temporary branch and online closures. We are confident this short-term inconvenience will be balanced by significant long-term benefits. Our team appreciates your patience in February.

We’ve experienced many changes since SESLOC began in 1942 with just 35 members and one adding machine. More changes are sure to come. However, our goal each day remains the same – to provide trusted financial services to you, our member-owners, here on the Central Coast.

Geri LaChance,
PRESIDENT / CEO

We’re taking the next step to better serve our members. SEE INSIDE FOR DETAILS.
In the Community

Dolls, cars, clothing, bicycles, Lego sets and more filled our Headquarters lobby thanks to SESLOC employees who donated more than 70 items, fulfilling the holiday wishes of 34 local children served by The Family Care Network.

The Family Care Network serves foster and high-needs children, youth and families on the Central Coast, with the goal of enhancing their safety and wellbeing. Learn more at their website: fcni.org

New ATM in San Luis Obispo

Our ATM has moved from our old branch location on Los Osos Valley Road, down the street to the Laguna Village Shopping Center, between Burger King and Grocery Outlet.

You’ll never pay a surcharge when you use your SESLOC debit or ATM card at any ATM on the CO-OP network. With more than 30,000 ATMs nationwide, including inside local Costco stores and Spencer’s Fresh Markets, we provide easier access to your account than any of the largest banks.

Use the ATM Locator link on our website to find the ATM nearest you.

FREE Financial Seminar

Rising Rates: What You Need to Know

Wednesday, January 25  •  SESLOC Santa Maria Branch
Thursday, February 16  •  SESLOC Paso Robles Branch

Rates have lingered at or near historic lows over the past several years, making the prospect of rising rates a growing concern for many investors. Although interest rate changes are difficult to predict, now may be a good time to think about the impact rising rates could have on your portfolio, in order to position it properly.

Join our presentation to learn more about:

• What drives interest rates
• The pros and cons of rising rates
• Why not all fixed income is created equal
• Why some sectors are less rate sensitive than others
• The value of active management in a rising rate environment

Presented by Linda Cohen, CFS® Financial Advisor at SESLOC Wealth Management. All seminars are from 6:00 pm – 7:00 pm, free, and open to the public. You’ll find the links to register online at sesloc.org.

HOLIDAY CLOSURES

Martin Luther King Day:  Monday, January 16
Presidents Day:  Monday, February 20

Celebrate our 75th year at our Annual Meeting of Members

Join us for our Annual Meeting of Members where you’ll receive the Annual Report, hear the financial reports, and learn about the previous year’s achievements. Find out about plans for the coming year and share your questions and comments with the Board of Directors and the President/CEO.

WHEN: Tuesday, March 14
Refreshments at 5:45 pm  •  Meeting at 6:15 pm
WHERE: SESLOC Headquarters
3855 Broad Street, San Luis Obispo

Be a FoolProof Consumer

Five Steps to Protect Your Privacy and Financial Information

Identity theft and fraud targeting your financial information continues to increase. Visit sesloc.org for a link to this informative FoolProof article, which will guide you through five steps to protect yourself and your money.

Take steps now to ensure a safer 2017, and be sure to explore the rest of the FoolProof site for more great tips on how to be a FoolProof consumer.
Our new MORE STREAMLINED PROCESSING will speed transactions and account openings. This will improve efficiency and reduce wait times. Here are important details for you.

ACCOUNT NUMBER CHANGES

Your membership number will remain the same. However, the account number structure will be different. This will not affect check processing, bill payments, direct deposit, or pre-authorized payments.

When you log onto home banking, the new suffix will appear on your account overview screen. The old suffix will appear in the account description.

Here are some examples:

<table>
<thead>
<tr>
<th>Account</th>
<th>Before Upgrade</th>
<th>After Upgrade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>12345 51</td>
<td>12345 S 0001</td>
</tr>
<tr>
<td>Checking</td>
<td>12345 59</td>
<td>12345 S 0080</td>
</tr>
<tr>
<td>IRA Share</td>
<td>12345 580</td>
<td>12345 S 0050</td>
</tr>
<tr>
<td>Credit Card</td>
<td>12345 L11</td>
<td>12345 L 0001</td>
</tr>
</tbody>
</table>

*Long-time members with 11-digit account numbers will see the first digit disappear. Example: 10123456789 will become 0123456789

Account Statement Changes

Beginning in March, you'll receive individual billing statements for all loan accounts, in the same manner you currently receive your Visa credit card statement. Simplified account statements will show only your deposit accounts.

To reduce the environmental impact of paper statements, as well as increase the security and convenience of your statements, we encourage members to sign up for eStatements. It's easy. After you sign up within eBranch, we'll send you an email when your password protected statements are available on our secure site.

Phone Teller Changes

You'll appreciate the new user-friendly Phone Teller. The first time you call, you will reset your PIN (4 to 15 digits). You MUST call from a phone number we have on file for you. If you need to update your home, work or cell phone number, you may log on to eBranch. Under User Options select Change Address to review all your contact information, or give us a call at 805.543.1816.

SYSTEM UPDATE DETAILS

BRANCH CLOSURES
The SLO Branch will be closed:
Saturday, January 7 and Saturday, February 11
All Branches will be closed
Monday, February 13

SERVICE AVAILABILITY
Friday, February 10, 6 pm through Tuesday, February 14, 6 am

Debit and Credit Purchases Available
Online Banking & Mobile Banking Unavailable
Phone Teller Unavailable
Bill Pay Unavailable
SESLOC Contact Center Unavailable

ATMs will be available for withdrawals and deposits throughout conversion weekend.

ONLINE BANKING will be UNAVAILABLE
Friday, February 10, 6 pm through Tuesday, February 14, 6 am

Pre-scheduled bill payments or account transfers will be processed normally. Please plan ahead and schedule these in advance of the eBranch closure. Online loan applications will not be available.

After the update: Accessing your accounts online will remain the same. Recurring account transfers or payments will continue to work as usual. Transfers to other members’ accounts will not change.

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Accounting programs, such as Quicken and Mint, will need to be adjusted to recognize the new account numbers. Watch for more details.
Your Local Fee-Free ATMs

Heading out? There are 50 local no-surcharge ATMs available to members.

**SESLOC FCU**
- 2506 South Broadway, Santa Maria*  
- 3580 Orcutt Rd. (Spencer’s), Santa Maria*  
- 1400 E. Church St., Santa Maria  
- 222 E. Cook St., Santa Maria*  
- 2364 S. Bradley Rd., Ste. F1, Santa Maria*  
- 1848 N. Broadway, Santa Maria*  
- 1203 S. Broadway, Santa Maria*  
- 3217 Terminal Dr., Santa Maria  
- 532 W. Tefft St., Nipomo*  
- 1580 W. Branch St., Arroyo Grande*  
- 903 Airport Dr. (airport terminal), SLO*  
- 751 Marsh St., SLO*  
- 8900 Pueblo Ave., Atascadero*  
- 1402 Spring St., Paso Robles*  

**Coast Hills FCU**
- 1157 E. Clark Ave., Orcutt  
- 1600 E. Church St., Santa Maria  
- 222 E. Cook St., Santa Maria*  
- 1848 N. Broadway, Santa Maria*  
- 3217 Terminal Dr., Santa Maria  
- 532 W. Tefft St., Nipomo*  
- 1580 W. Branch St., Arroyo Grande*  
- 1203 S. Broadway, Santa Maria*  
- 3217 Terminal Dr., Santa Maria  
- 532 W. Tefft St., Nipomo*  
- 1580 W. Branch St., Arroyo Grande*  
- 903 Airport Dr. (airport terminal), SLO*  
- 751 Marsh St., SLO*  
- 8900 Pueblo Ave., Atascadero*  
- 1402 Spring St., Paso Robles*  

**Golden 1 CU**
- 128 Niblick Rd., Paso Robles*  
- 8727 El Camino Real, Atascadero  
- 10333 El Camino Real, Atascadero*  
- 1 Grand Ave. (Cal Poly) Bldg. 24, SLO*  
- 852 E. Foothill Blvd., SLO*  
- Highway 1 (Camp San Luis), SLO (restricted access)  

**7-Eleven**
- 4975 S. Bradley Rd., Orcutt  
- 1017 N. Broadway, Santa Maria  
- 1104 S. Blosser Rd., Santa Maria*  
- 121 W. Stowell Rd., Santa Maria  
- 1808 N. Broadway, Santa Maria  
- 1945 S. Broadway, Santa Maria*  
- 99 S. Dolliver St., Pismo Beach  
- 1800 E. Grand Ave., Grover Beach  
- 390 W. Grand Ave., Grover Beach*  
- 701 S. Elm St., Arroyo Grande  
- 830 E. Grand Ave., Arroyo Grande  
- 1301 Monterey St., SLO  
- 552 California Blvd., SLO*  
- 692 Marsh St., SLO*  
- 2000 El Camino Real, Atascadero  
- 8000 El Camino Real, Atascadero  
- 2331 Spring St., Paso Robles  

**Costco Wholesale**
- 1335 S. Bradley Rd., Santa Maria  
- 1540 Froom Ranch Way, SLO

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**BRANCH LOCATIONS**

**Paso Robles**
- 705 Golden Hill Road  
- Monday – Thursday: 9am – 5pm  
- Friday: 9am – 6pm

**Atascadero**
- 8380 El Camino Real  
- Monday – Thursday: 9am – 5pm  
- Friday: 9am – 6pm

**San Luis Obispo**
- 3807 Broad Street  
- Monday – Friday: 9am – 6pm

**Arroyo Grande**
- 1399 East Grand Avenue  
- Monday – Thursday: 9am – 5pm  
- Friday: 9am – 6pm

**Santa Maria**
- 2506 South Broadway  
- Monday – Thursday: 9am – 5pm  
- Friday: 9am – 6pm

**HEADQUARTERS**
- 3855 Broad Street, San Luis Obispo

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

**PHONE NUMBERS**

**Phone Center**
- (805) 543-1816  
- Monday – Friday: 8am – 6pm

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

**Lost or Stolen Cards**
- Credit / Debit / ATM  
- For calls after business hours  
- (888) 241-2510  
- (909) 941-1398*

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

**ATM LOCATIONS**

Use the ATM Locator at sesloc.org or visit co-opatm.org for several other ways to find a surcharge-free CO-OP ATM.

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**BOARD OF DIRECTORS**

- Vic Buccola, Chair  
- Anthony Cangelosi, Vice Chair  
- Alden Shiers, Treasurer  
- Barbara Melvin, Secretary  
- Tom Lebens, Director  
- James Park, Director  
- Jacquie Paulsen, Director  
- Pauline Shaffer, Director Emeritus

**SUPERVISORY COMMITTEE**

- Ken SanFilippo, Chair  
- Gary Hoskins  
- Lon Magaro  
- Charlene Rosales  
- Ann Wassam

**SENIOR MANAGEMENT**

- Geri LaChance, President/CEO  
- John Baas, CFO  
- Clarence C. Cabreros, CLO  
- Kelli Fite, COO  
- Ken Long, CIO  
- Nancy Arnold, HRD

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