



Rates as low as

2.89% APR*1

Bring Your Auto Loan to SESLOC and Save

With our “Go Green” Auto Loan Refinance Special

To celebrate spring on the Central Coast, we’re offering a discounted rate as low as **2.89% APR*1** when you refinance your auto loan from another lender and participate in our HomeFREE Discount Program. You could reduce your monthly payment, plus you have the option of deferring your car payments for 90 days.² It’s the perfect time to take a coastal-distanced drive through our stunning green landscape.

Make payments easy!

Our “Go Green” Auto Loan Refinance Special requires participation in our HomeFREE Discount Program in order to qualify for the lowest rate. To enroll, all you’ll need to do, after loan approval, is set up automatic recurring transfers to make loan payments from your a HomeFREE Checking™ account.

Apply today at your local branch, by phone at (805) 543-1816 or at sesloc.org/auto-refi-special.

*APR=Annual Percentage Rate.

1. APR will be higher without HomeFREE Discount Program participation. Your APR is based on your credit score and specific vehicle qualifications. All loans are subject to credit approval. Other terms and restrictions apply. Visit sesloc.org/homefree-discount to learn more.

2. Payments may be deferred ninety (90) days from the date the loan is funded. Finance charges will continue to accrue during the deferral period. Deferring payments will increase the finance charges you pay. Other terms and restrictions apply. Visit sesloc.org/homefree-discount to learn more.

Food Bank Fundraisers

Join us in supporting the **Food Bank Coalition of San Luis Obispo County** and the **Foodbank of Santa Barbara County** in their efforts to end hunger in our communities. This year we are collecting donations during the month of May. Together we can help provide healthy food to those in need. Each \$1 you donate purchases \$10 worth of food to help feed the thousands of food-insecure individuals in our communities.

Support our local Food Banks online at sesloc.org or in branch **beginning April 30**.



Coming soon! Video Banking

Meet with us face to face, at home or on the go.

Banking at SESLOC just got easier and contactless. Start a call from your desktop, or download our Video Banking mobile app for quick access on the go. You’ll be able to share your screen with us so we can help you navigate Online Banking, applications or document signings. Look for the “Video Banking” button on sesloc.org.





Affordable Home Loan Options

Federal Housing Administration (FHA) loans and **Veteran's Administration (VA) loans** are available for qualified buyers. These loans require lower down payments than traditional mortgages, making them a good option for first-time buyers or individuals with little savings. Learn more at sesloc.org/fha-va.

Webinar Series: FINANCIAL FIRST AID

Join us for a two-part webinar series on Financial First Aid. Register at sesloc.org/seminars.

Debt Assessment & Planning Tuesday, April 6 at Noon

We'll talk about strategies for assessing the state of your finances and making a plan to get out of debt.

Debt Repayment Strategies Tuesday, April 13 at Noon

We'll talk about putting your plan into action. Learn strategies for tackling debt, contacting creditors, plugging spending leaks and setting yourself up for success.



New! VIRTUAL FINANCIAL COACH

Our Virtual Financial Coach, powered by Greenpath, is an easy-to-use, chat-based support service and available 24/7. Get personalized action plans to help achieve your financial goals. Start a chat today at sesloc.org/virtual-coach.

HOLIDAY CLOSURES

MEMORIAL DAY: Monday, May 31

INDEPENDENCE DAY: Monday, July 5 (observed)

Ask a Financial Advisor

How can I get a fresh start on my finances in 2021?

There's no doubt about it—last year was tumultuous. If you are looking forward to a fresh start this year, why not begin with your personal finances? Here are some tips to help you get started:

Examine your budget: Make budgeting a part of your daily routine, build occasional rewards into your budget, evaluate your budget on a regular basis and make changes when necessary, and use budgeting software/apps to help analyze saving and spending patterns.

Rethink your financial goals: Take a look at the financial goals you set for yourself last year. Perhaps you wanted to increase your emergency fund or save money for a down payment on a home. Were you able to accomplish your goals despite any setbacks brought about by the pandemic? Do you have any new goals you would like to achieve in 2021? Finally, if your personal or financial circumstances changed, will you need to reprioritize your goals?

Make sure your portfolio is still on track: Ask yourself the following questions: Do I still have the same time horizon for investing as I did last year or prior to the pandemic? Has my tolerance for risk changed? Do I currently have an increased need for liquidity? Does any investment now represent too large (or too small) a part of my portfolio?

Pay down your debt: Reducing debt is part of any healthy financial plan. Optimize your repayments by paying off any high-interest debt first and/or taking advantage of debt consolidation/refinancing programs.



As a SESLOC member, you have access to our knowledgeable CFS* Financial Advisor, Brian Lee. Contact Brian today to book an appointment to discuss your unique financial situation.

Brian Lee ♦ (805) 540-7788
brian.lee@cusonet.com

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SESLOC Wealth Management is provided through our relationship with CUSO Financial Services, L.P. (CFS)* an Independent Broker-Dealer and SEC Registered Investment Advisor formed for the express purpose of serving Credit Union members' investment and financial planning needs.

*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.

You can still make 2020 IRA contributions

If you have an Individual Retirement Account, you still have time to make contributions. The IRS extended the 2020 IRA contribution deadline to **May 17, 2021**. Check irs.gov for the latest updates.

Board of Directors Election Results

Incumbents Dr. Alden Shiers and Dr. Gary Hoskins were elected to the two open positions on the Board, and will each serve three year terms.



\$SAVE TO WIN[®]

You could be the next winner!

\$8,075 118

TOTAL AWARDED

MEMBER WINNERS

Save for a rainy day with a Save to Win 12-month Share Certificate.

Members are saving, and winning! For every \$25 in deposits, you get an automatic entry for a chance to win up to \$5,000.* Open your account today at sesloc.org/save-to-win.

* Minimum opening deposit is \$25.00. Up to 10 entries per month. Official rules at sesloc.org/save-to-win. Total awarded since launch.

From Your SESLOC CEO

Welcome to spring on the Central Coast! A fresh, new season brings cautious optimism regarding the pandemic as more vaccines are made available; a light at the end of the tunnel for our local businesses and communities.

Over the years, many of you have taken surveys based on your recent experience with the credit union. Your feedback is valuable and helps us improve our products and how we serve you. We are delighted that we recently received a **Best of the Best** award, in the **transaction experience** category, from the provider that independently administers our surveys. We appreciate the recognition, but the real honor is the trust you have in your credit union and giving us the opportunity to continue to serve you. To us, a local credit union isn't just a place to get financing and plan for your future, it's a place to share common values and support each other. Together, we make this our place to live, work, and relax.



To us, a local credit union isn't just a place to get financing and plan for your future, it's a place to share common values and support each other.

We know you have choices when it comes to managing your financial health, and we will continue to earn your membership at SESLOC.

We are launching a new **Video Banking** service in early April that will extend our contactless banking offerings, but gives you a face-to-face experience with SESLOC employees from your desktop computer or your phone. The technology is available and secure so you can feel as confident working with an employee over a video call as you would in a local branch. We still offer other remote services like the Contact Center and online chat, but if you like the ease and safety of contactless **and** prefer to see an employee, then we are sure you will like this solution. To try this out, click on the "Video Banking" button on sesloc.org.

May you and your loved ones remain healthy and safe. We appreciate your continued support and look forward to serving you and your neighbors for years to come.



Gerri LaChance
PRESIDENT/CEO



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

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:

sesloccares.nxgstrategies.com

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.



805-543-1816 ♦ [SESLOC.ORG](https://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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Bank Remotely **Avoid an in-person branch visit.**

Access your account 24/7 with Online Banking

Visit sesloc.org, or scan the codes with your smartphone to download the SESLOC Mobile app. Check balances, view transactions and more.

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



Android



iPhone

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 SLO Regional Airport
- ♦ Inside Spencer's Fresh Market in Morro Bay and Santa Maria
- ♦ At the Atascadero State Hospital

* These ATMs do not accept deposits.

CO-OP ATMs

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

Find an ATM Near You

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

** 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. Call **(805) 543-5624** or **(888) 4-SESLOC**.

Apply for a Loan online

Our home loan and most consumer loan applications are available online at sesloc.org, or call **(805) 543-1816** to get started.

Ready To Open A Business Account?

Skip a branch visit. Get started online with our short questionnaire at sesloc.org.

SENIOR MANAGEMENT

Geri LaChance, *President/CEO*

Kelli Fite, *COO*

Ken Long, *CIO*

Mike Quamma, *CFO*

Nancy Arnold, *SVP, Human Resources & Development*

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

