



5 TIPS for an Awesome Summer

1 Shop Local, Get Rewarded. Use your eligible SESLOC debit or credit card to earn bonus rewards points on purchases at businesses participating in our Local Rewards program.¹ We've got everything from restaurants to retailers and beyond, with new businesses continuously being added to the program. Check out the complete list of businesses at sesloc.org/local-rewards.

2 Join Us For Our 80th. We're celebrating our 80th anniversary all year. Each month, we're hosting Member Appreciation Day pop-up events with special surprises—like cookies, gift card giveaways and more. We've got something special in store for July, in honor of I Love My Credit Union Day. Check out our upcoming events at sesloc.org/80th-anniversary.

3 See How You Can Level Up. Our Level Up program rewards you—our loyal members—for all that you do.² Ready to make the most of your benefits? Call us at (805) 543-1816, stop by any branch, or visit sesloc.org/level-up to learn more.

4 Come See Us. All of our branches and drive-thrus are now open from **9:00 a.m. to 5:00 p.m., Monday–Friday**. For remote support, our Contact Center (phone and web chat) are available from 8:00 a.m. to 6:00 p.m., Monday-Friday, and 9:00 a.m. to 1:00 p.m. on Saturdays.

5 Reduce Clutter. Enroll in eStatements. View your account or loan statements online anytime with eStatements. Save a tree, keep your mailbox tidy and protect yourself from mail-theft related fraud. eStatements are securely encrypted, convenient and archived for 24 months. To make the switch, log into Online Banking and select Statements.

CHECKLIST: Get Ready for Summer Travels

EXCITED FOR YOUR UPCOMING SUMMER VACATION?

Whether your plans include a road trip, a weekend in the woods, or an adventure abroad, these tips can help you prepare you for an unforgettable getaway:

☒ **Download the SESLOC Mobile App.** Need to deposit a check or monitor your transaction history on the go? We got you covered.

☒ **Have a loan payment due while you're gone?** Try EasyPay. EasyPay is one of our free loan payment options, and as you probably guessed by the name,

it's super easy—you don't even need to log into Online Banking. Simply head to the EasyPay portal and schedule your payment. Or, set up recurring payments so you can be assured your payment is made on time, every time.

☒ **Submit a Travel Notice.** This helps us more accurately verify your legitimate transactions versus fraudulent activity, and can easily be completed online.



Check out more tips at sesloc.org/summer-getaway





The Home Buying Journey Explained

Everything you need to know for purchasing your Central Coast dream home.

The home buying journey can be daunting if it's your first time. Buying a home is likely the biggest purchase you'll make, and since it's both an investment and a place to call your own, you want to be sure you get it right.

That's why SESLOC offers tools and resources to help you start planning. So whether you're just starting to save for your down payment, or are ready to explore mortgage loan options, this book has everything you need to know about the home buying journey.

Download your copy today at sesloc.org/home-loans.



NEW! FIXED RATE Home Equity Loan

Tackling Home Renovations This Summer?

Tapping into your home's equity to access funds could be the solution to get you started. SESLOC now offers an **affordable Home Equity Loan with a fixed rate**. With a fixed rate, you have the advantage and security of knowing your rate and your monthly payment will not change for the term of your loan. This new second mortgage loan program is in addition to our classic adjustable rate Home Equity Loan and our variable rate Home Equity Line of Credit.

Get pre-approved or apply today! See rates and terms at sesloc.org or any branch.

\$SAVE TO WIN[®] 12-month Share Certificate

You Could be the Next Winner!

\$16,750 **205**

TOTAL AWARDED

MEMBER WINNERS

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 account availability in 2019.

Thank you for your generous donations

This past May we hosted a fundraiser in branches and online to support **Food Banks of San Luis Obispo and Santa Barbara counties**. Together, we raised \$13,419, which is enough to make 93,000 meals. Thank you for your generous support in helping end hunger in our community.

SLO Food Bank's "Roman the Romaine" stopped by our headquarters to say thanks to our members, and rode the SESLOC Trike.



Another Successful Shred Day

We recently hosted Shred Days in Atascadero and San Luis Obispo, securely destroying 8.3 tons of confidential documents. Plus, we held a drawing on Facebook and Instagram for state-of-the-art home shredders during our June Member Appreciation Day. Stay tuned for our Shred Day in Paso Robles this fall!

Nonprofit New Fiscal Year May Mean New Account Signers

The first day of July is the fiscal new year for many nonprofits. If your nonprofit brought on new officers who will be signers on the organization's bank accounts, it's important to let us know you have changes to make to prevent delays or disruptions in service. To update your SESLOC business account's signers, we require Meeting Minutes notating the new officers as well as the new account signers and updated Signature Cards for each signer on the account. Additionally, new signers will need to be set up with online banking access while ensuring that any outgoing signing officers have their access discontinued.

At SESLOC we know how valuable your volunteer board member time is so we make every effort to arrange a convenient time for new signature cards to be signed — like at a board meeting or retreat.

Contact our Business Services team today to learn more or to make arrangements. Give us a call or visit sesloc.org/business-services.

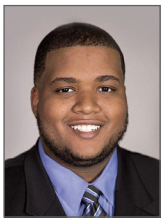


Ask a Financial Advisor

Eleven Ways to Help Yourself Stay Sane in a Crazy Market

Keeping your cool can be hard when the market goes on one of its periodic roller-coaster rides. Here are 11 ways to help keep yourself from making hasty decisions during a volatile market that could have a long-term impact on your ability to achieve your financial goals:

1. Have a game plan
2. Know what you own and why you own it
3. Remember that everything is relative
4. Tell yourself that this too shall pass
5. Be willing to learn from your mistakes
6. Consider playing defense
7. Stay on course by continuing to save
8. Use cash to help manage your mindset
9. Remember your road map
10. Look in the review mirror
11. Take it easy



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

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*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.

Honoring Board Director Jacquie Paulsen

After 35 years of dedicated service to the members and employees of SESLOC, Jacquie Paulsen has announced her retirement from the SESLOC Board of Directors. Jacquie has had the longest tenure as a credit union volunteer. She was a champion for members like you in keeping fees affordable, served and chaired many board committees, and was part of the visionary Board in the purchase of the Broad Street property, where the new SESLOC Headquarters and San Luis Obispo branch facilities were built.



Jacquie Paulsen (left) is recognized at the 79th Annual Meeting of the Members in March of 2022 by Geri LaChance, President & CEO (center), and Dr. Alden Shiers, Board Chair (right).

From Your SESLOC CEO

Welcome to summer, where travel and family adventures take flight. We hope that you and your families are able to enjoy the longer days and your travels, or even some downtime with a staycation here on the beautiful Central Coast.

SESLOC is proud to be celebrating our **80th Anniversary** of helping members with their financial well-being. 81 years ago, 10 educators met in the SLO High School library to begin the journey of chartering a credit union for school employees, which they finally did in 1942. The initial collected deposits to start the credit union was modest—the grand amount totaling \$500 in assets.

80 years later, SESLOC has assets of \$1.2 billion, but with the very same focus of providing affordable financial services to all. To honor the legacy of that initial \$500 foundation deposit, SESLOC is giving \$500 away 80 times this year. Over the course of the year, we are surprising 80 local nonprofits with checks for \$500, with the specific intent to use these funds as a way to thank the staff members, whether lunch, dinner or some other fun activity. We want to thank these stars for their work in making us the compassionate community that we are.

Recently, we conducted a *Member Pulse Survey* regarding your use of digital, remote and contactless member services. The first question asked about the importance of sustainability overall. I'm pleased to report the average rating from respondents was a 4 out of 5 in favor of sustainability. At SESLOC, we share this same sentiment—looking out for our neighbors and protecting our environment is of utmost importance. Our digital services should help skip a branch visit, save money on gas and cut paper usage, all which reduce your overall carbon footprint. While transacting in-person in one of our six branches will always be available to you, convenience, accessibility, security and now *sustainability* are our areas of focus in deploying new services.

With that, we've committed to completing **80 Acts of Sustainability** by year end. From hosting Shred Day document recycling events to participating in RideShare's commuter challenges, our energetic staff is eager to support this platform. They'll be happy to show you a new digital service that can help make your life easier, such as making online loan payments, or depositing checks on the SESLOC mobile app. See more remote banking options throughout this newsletter.

Our **Local Rewards** program expands this month, giving you bonus rewards points on purchases with eligible SESLOC Visa cards at 38 businesses spanning 46 locations across the Central Coast. We've created a new business directory on sesloc.org to help you plan your next dining or shopping trip, which will boost both the points in your account and the money spent locally in our community.

And in a bittersweet close, please join me in giving SESLOC Board Director, Jacquie Paulsen, our heartfelt thanks for her contributions to growing SESLOC to a \$1.2 billion institution while retaining our hometown, local relationship with members like you.

We are humbled by the wonderful support we have received over these last eight decades. The magic of the people here, combined with the beauty of the place we live, are the core of SESLOC. Have a wonderful summer.



Geri LaChance
PRESIDENT & CEO

Take it to Go

Bank Remotely



Online Banking

Check balances, transfer funds, pay bills, and more 24/7 at 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:

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



Android



iPhone

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

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.

Federal Holiday Closures

Independence Day: Monday, July 4
Labor Day: Monday, September 5
Columbus Day: Monday, October 10



Ranked #18
"Best Places to Work"
by *Pacific Coast Business Times*.



Thanks to members
for rating us high on their
transaction experience.



Voted Best of North SLO
County by *Atascadero Colony*
and *Paso Robles Magazine* readers.



Voted Best Bank or Credit
Union by *New Times* readers,
15 years in a row.

BOARD OF DIRECTORS

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

Director Emeritus

Jacquie Paulsen
Dr. Victor (Vic) Buccola
Pauline Shaffer
James (Jim) Park (in memoriam)

SUPERVISORY COMMITTEE

Ken San Filippo, *Chair*
Dan DeGroot
Barry VanderKelen

SENIOR MANAGEMENT

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Mike Quamma, *EVP/CFO*
Kelli Briggs, *COO*
Ken Long, *CIO*
Manuel Cervantes, *SVP, Consumer & Mortgage Loans*
Devon Goetz, *SVP, Human Resources & Talent Development*
Liz Summer, *SVP, Business Services*

DISCLOSURES

1. Local Rewards bonus points are earned on purchases made at participating Local Businesses only. Participating Local Businesses ("merchants") are subject to change at any time without notice. Participation in Local Rewards does not constitute an endorsement on the part of either the merchant or SESLOC Federal Credit Union. Purchases made at participating merchants processed through third-party services (e.g. DoorDash, Grub Hub, Uber Eats etc.) may not qualify for bonus points under Local Rewards. Local Rewards is part of the SESLOC Rewards program; see sesloc.org/rewards for complete terms, conditions, restrictions and eligibility that apply. For questions regarding Local Rewards, contact SESLOC Federal Credit Union.

2. 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, 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.

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/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



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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