Online Banking will be temporarily down in the early morning hours preceding the launch on February 22. (We'll share exact time frames soon.)

Bill Pay will be limited February 13 – 22. Payments arranged before this downtime will go out as scheduled, but you will not be able to add, edit, cancel or schedule any payments during this time frame.

What you need to know before launch:

Upgrading to the new Online Banking platform is simple. No registration is required! On February 22 and after, you’ll use your current login and password to access the new system. To prepare for an even smoother transition, you can:

1. **Ensure your Contact Information is up-to-date.**
   - In Online Banking, go to Settings > Update Contact Info. Check your postal mailing address, email address and phone number. Or, call us at (805) 543-1816 to make a change.

2. **Memorize your current username and password.**
   - DO NOT save your Online Banking credentials in a browser. See more password tips at sesloc.org/passwords.

3. **Review your settings and preferences, as they will need to be recreated for some features.**
   - **PRO TIP:** Make a list or take a screenshot of your current settings for select services, such as Bill Pay eBills, Alerts and Financial Tools, so that you can quickly rebuild them in the new platform.

Say hello to new tools and features.

**Credit Score (Powered by Savvy Money)**—View your credit score and a detailed credit analysis to stay on top of your financial health.

**Savings Goals**—Set a goal to save for a new home, college education and more.

**Card Controls**—Activate a card, report as lost/stolen or request a replacement card.

**Customizable Dashboard**—Arrange your home page to manage your finances the way you want.

**Powerful Search**—Quickly search and find past transactions, transfers and more.

**En Español**—Easily toggle between English and Spanish versions.

**Personal Finance Manager**—Improved tools for tracking and visualizing your your money across all your financial institutions.

**Bill Pay**—Schedule payments to be sent any date you wish, not just the due date.

**Plus, all the familiar favorites.**

- Mobile Deposit, eStatements, Alerts, Apple Watch integration, Secure Messaging, SESLOC Rewards, Identity Theft Programs, Level Up status, Investment Portfolio, Loan Applications, and more!

Check our FAQs page for the latest information.

We'll send reminders of how to save or review your current preferences ahead of the launch via email, sesloc.org, and within Online Banking.
NEW! Get an Instant Mortgage Rate Quote Online

With this new tool, you can see payment examples using today’s rates with your unique scenario, whether it’s a purchase or refinance of your vacation home, primary residence or investment property. Then, contact your nearest Mortgage Loan Officer to see how to lock it in.

Check it out at sesloc.org/instant-mortgage-rate-quote.

Instant Mortgage Rate Quote & Payment Calculator results are for illustrative purposes only and don’t guarantee a rate. Actual rate, APR, payment amount and closing costs will vary based on final loan terms and may be higher. Consult a Mortgage Loan Officer for more information.

Annual Meeting of Members

Join us for our Annual Meeting of Members where you’ll receive a special 80th Anniversary Collector’s Edition of our Annual Report, hear the financial reports, learn about the previous year’s achievements, and find out about plans for the coming year.

WHEN: Tuesday, March 21
Doors open at 5:45 p.m. | Meeting at 6:15 p.m.
WHERE: SESLOC Headquarters
3855 Broad Street, San Luis Obispo

SAVE TO WIN* 12-month Share Certificate

You Could be the Next Winner!

A new higher rate is available for a limited time.*

$19,500 238
TOTAL AWARDED MEMBER WINNERS

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

* See details at sesloc.org/rates.

You Can Still Make 2022 IRA Contributions

If you have an Individual Retirement Account, you still have time to make contributions. The 2022 IRA contribution deadline is April 18, 2023.

SESLOC Business Vehicle Loans
Get You Moving

Does your business need a work truck or delivery van? No matter what your business’ vehicle needs are, SESLOC Business Services has the financing to get you moving quickly. We offer competitive rates and repayment terms, along with local decision makers who understand the needs of our community. Learn more at sesloc.org/business-services.

Celebrating 80 Years of Awesome

Our roots go back to 1942 when 10 school employees came together to build a credit union based on the philosophy of people helping people. In 2022, we celebrated our 80th anniversary with our People & Place — the heart of the Central Coast. While a lot has changed over the last eight decades, our commitment to our community and members hasn’t changed.

MEMBER GIVE BACK – We hosted surprise pop-up Member Appreciation Days in branch and online and offered countless treats and giveaways.

$40,000 CHARITABLE GIVE BACK – Our staff nominated 80 local nonprofits to receive $500 each, in honor of our humble beginnings with just $500 in assets.

80 LOCAL ACTS OF SUSTAINABILITY – We completed our goal and made an impact on the Central Coast. Notable acts included significantly reducing paper use and participating in RideShare alternative commute challenges.

The celebration will culminate at our 80th Annual Meeting of Members. Looking forward to 2023 and beyond, we’re building upon this momentum, ensuring our credit union is preserved for generations to come. Stay tuned for more surprises, as we’ll always do right by our members and community!

See our impact at sesloc.org/eighty-years.

See our impact at sesloc.org/eighty-years.
The Food Banks of San Luis Obispo and Santa Barbara counties.

The Scripps Howard Foundation’s “If You Give a Child a Book...” fundraiser.

The Family Care Network’s Give Joy campaign.

$55,007 Fundraising in Total

Together, we supported several charities in 2022. Thank you to all who could donate to these worthy causes.

$4,331

$37,257

$13,419

From Your SESLOC CEO

As we enter 2023, we’re looking forward and looking back. Our year-long 80th anniversary celebration is winding down and will culminate with a celebration at our Annual Meeting of Members this March. For eight decades, SESLOC has been a local, trusted financial institution. Our growth is a testament to what a small group of people can accomplish when they join together in a cooperative, not-for-profit endeavor. To sustain the momentum of the past year, we will commit to more nonprofit giving, upholding our new platform of sustainability, and of course, more member appreciation events to honor each of you.

In the first quarter, we are upgrading our Online Banking and SESLOC Mobile App, details are on the front page of this newsletter. While the new system is packed with convenient features, the En Español version is one of significance. Making online banking more welcoming for Spanish speakers is just one of many improvements you’ll see in the coming year. I’m confident you’ll find our new online banking platform to be more flexible and robust, while maintaining the personal service at SESLOC.

It’s been just over a year since SESLOC returned to Cal Poly to serve the needs of the campus community. We’ve enjoyed banking over 400 student clubs, hosting an internship program, providing opportunities to help students gain financial independence post-graduation, cheering for the Mustangs at sporting events, and of course, greeting visitors in the new branch. I am pleased to announce that in the coming months, we are introducing an officially-licensed Cal Poly Visa® debit card for HomeFREE Checking™ accountholders. The new debit card will have all of the same benefits, including no monthly fee, no minimum balance requirement, reward points on purchases, Identify Theft services and mobile phone coverage, but with a striking Cal Poly Proud design. Whether you are a current student, alumnus or loyal fan, this card will earn bonus points on Cal Poly Ticket office purchases, plus access to other exclusive offerings are in the works. Cards will be available at any branch soon and may be instantly issued for use the same day.

In other academic news, we reached a new milestone in our Education Grants program, which provides funds to Central Coast K-12 schoolteachers to expand classroom resources. Since the program started a decade ago in 2013, we have surpassed more than $150,000 in grants. Recently, we supplied welding materials, books for Spanish speakers, and funds that allowed the Avila Bay Aquarium to provide hands-on experience with sea critters in the classroom.

Finally, now is a good time to build or increase your financial health. I invite you to take advantage of higher dividend rates for share, IRA and business certificates. We increased our deposit rates again in the last month, so now is a great time to start investing in term certificates, with both short- and long-term options available. Additionally, we have a fun product in our saving mix that you can enjoy. The Save to Win share certificate account allows you to earn dividends and have a chance to win cash prizes, all while building healthy savings habits. Visit sesloc.org or any branch to get yours today.

Thank you for your support and participation in this credit union. Best wishes to you and your families as we enter an exciting new year.

Geri LaChance
PRESIDENT & CEO

Take Your Membership to the Next Level and receive rate discounts in 2023 when you Level Up.

We help monthly budgets go further by offering exclusive member benefits as part of our Level Up program. Did you know you can earn up to a 0.38% rate discount on eligible consumer loans? Since the program launched in September 2021, we have awarded more than 2,300 consumer loan rate discounts, and counting!

Your current Level Up status is listed in Online Banking and on your consumer Primary Share Savings account statement. You can also call us to find out at (805) 543-1816. Learn more at sesloc.org/level-up.

IN OUR COMMUNITY

$55,007 Fundraising in Total
Credit Unions 4 Kids
SESLOC leadership joined forces with other California credit unions via the nonprofit Credit Unions 4 Kids to raise $95,000 for Cottage Children's Medical Center. The donations helped purchase a neonatal incubator and a pediatric ambulance. We are proud to support local families, giving children hope for the future.

Cal Poly Proud
Dean, The Mustang Kids Club Captain for the first home Cal Poly football game, delivered the game ball to the cheer teams. The Mustang Kids Club has super fun benefits for fans in eighth grade and under. Check it out at GoPoly.com.

SESLOC Supports Teachers
We offer Education Grants up to $500 each year to local K-12 teachers to expand classroom resources and introduce innovative lessons. In 2022 we awarded $20,319.45. Help us spread the word about this opportunity! Learn more and apply now or share this link with friends and family: sesloc.org/education-grants.

CLOSURES

SESLOC Closures
Annual Operations Meeting: Thursday, January 19
- The Arroyo Grande, Atascadero, Paso Robles and Santa Maria branches will close at 4:00 p.m.
- The San Luis Obispo and Cal Poly branches, and our Call Center will close at 4:15 p.m.

Federal Holiday Closures
Martin Luther King, Jr. Day: Monday, January 16
Presidents' Day: Monday, February 20

DISCLOSURES
Any service or policies stated herein are in effect as of the date of this publication and are subject to change without notice. Disclosures for all products, programs or services are available at any SESLOC branch or by calling (805) 543-1816.

1. The Level Up Member Benefits Program (“Program”) is provided by SESLOC Federal Credit Union (“Credit Union”). The Program is available to select 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 www.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 an eligible 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.

2. For consumer vehicle, unsecured signature, sustainable and computer loans, subject to Credit Union approval. Terms, conditions, restrictions and eligibility apply.

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.