We find community—or “our people”—in our favorite hobbies, the coffee shops we frequent, the fairs and festivals we attend, or the nonprofits we support. These micro-communities unite us and we become a part of something greater than ourselves.

By trade, SESLOC opens deposit accounts, funds loans, and helps local businesses grow. But in heart, we support one another in the moments that matter—like planning a wedding, starting a family, or celebrating at a local festival. Our people are why we are here. Community is what we do.

Geri LaChance
President/CEO

SESLOC
ANNUAL REPORT
2022
COLLECTOR’S EDITION
“I started with SESLOC several years ago as an employee of Cal Poly. I love their customer service and service in general so much that even though I moved to SoCal years ago, they are still my primary “bank.”

Gaetana A.
Google Business Review
2022 was an outstanding year, in which we not only achieved financial growth, but gave back to our loyal members via generous programs and celebrated eight decades of service to the Central Coast. At the start of the year, the Federal Reserve announced the rate increase for the first time in over three years, delivering six more increases during 2022. We are pleased to have been able to increase dividend rates, resulting in a $2.1 million dividend award to members, a 26% increase in comparison to 2021. The rising rate environment did not slow down member demand for loans. SESLOC funded 7,273 personal and member business loans, a total origination amount of $325 million. In the third quarter, we quickly responded to fluctuations in the market for residential mortgages by introducing a new home equity loan product, featuring a fixed rate for a 20-year term. As a result, we saw a 523% increase in our second trust deed loan portfolio in comparison to 2021. This solution demonstrates our agility in meeting members’ financial needs, so they can renovate homes, fund college tuition, or consolidate debt with an affordable loan offering a consistent monthly payment. As part of our 5-year strategic plan, SESLOC committed to deepening relationships among current members, which meant rewarding you for your years of loyal membership and increased credit union activity. I am pleased to report that through our Level Up Member Benefits program, we awarded more than 1,600 consumer loan rate discounts in 2022, a pricing benefit which is especially helpful during a season of high inflation. In addition, thousands of members have migrated up and maintained a higher status, so that if you apply for a new auto or personal loan, we are able to reward you with a rate discount, in addition to select fee waivers. SESLOC remains well capitalized with a net worth ratio of 8.11%, ending the year with $1.24 billion in assets and a net income of $5.42 million. We observed a 45% increase in net income over 2021 and were happy to return to a more normal level after the tough pandemic shutdowns in 2020. In the summer of 2022, we honored a long-term member advocate, SESLOC Board Director, Jacquie Paulsen, as she retired from her 30+ years of service on the Board. We extend our heartfelt thanks for her numerous contributions to growing SESLOC to a $1.2 billion institution while retaining our hometown, local relationship with members like you. Following Jacqui’s retirement, the Board appointed Derek Johnson to serve the remaining term of the vacated seat. Derek is a local business owner with a young family from the south county area. We are happy to have welcomed Derek as our newest Board Director.

Chairman’s Message

We are pleased to have been able to increase dividend rates, resulting in a $2.1 million dividend award to members.

We awarded more than 1,600 consumer loan rate discounts in 2022.

With the ebbs and flows of the global economy that is felt on a local level, rest-assured your credit union remains safe, sound and unwavering in our commitment to providing fair priced and convenient financial services for the Central Coast. Congratulations are in order for the remarkable 80th Anniversary celebrations that championed the heart and spirit of SESLOC, our members and our communities. On behalf of the Board of Directors, I want to thank you for your membership and your confidence in our credit union. I hope our financial solutions empower you for generations to come.

Alden F. Shiers
Chairman of the Board
As a long time resident, business owner and SESLOC member, I am thrilled to be a part of the new Local Rewards program. I am grateful for the promotion of my business and other local merchants, while giving SESLOC members more reasons and more points to shop local.

Gretchen Goyner
The Crushed Grape
At the start of the year, we were still enduring trying times for our health and well-being. Fortunately, we saw improved health conditions by springtime which allowed more opportunity to participate in-person at community events once again. This transition came just in time for our 80th Anniversary celebrations, which commenced with last year’s Annual Meeting of Members in March.

80 years ago, ten educators met in the San Luis Obispo 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 $1.24 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 gave $500 each to 80 local nonprofits along the Central Coast, with the specific intent to use these funds as a way to thank the staff members of each nonprofit, 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.

To celebrate with you, we offered Member Appreciation surprise pop-up days in branches and online, raffling off prizes such as highly coveted paper shredders, local restaurant gift certificates and gift cards for gas. In addition, we committed to completing 80 Acts of Sustainability, demonstrating a new core value of helping to preserve our communities. In particular, digitizing our mortgage documents and other forms has resulted in a reduction in paper, with fewer reams being delivered to our headquarters on a monthly basis. Be sure to read the following pages in this commemorative, 80th Anniversary Collector’s Edition annual report to see the festive activities from the year.

Our roots in academics became the catalyst for the introduction of an Education Grant program in 2013, which expands classroom resources for K-12 school-teachers in amounts up to $500. I am pleased to report that we have surpassed another milestone, now topping $150,000 in grants awarded over the last decade. In addition, SESLOC continues to be the only financial institution in the region to provide a Financial Scholars benefit to local high school students, which is an educational curriculum for topics such as budgeting, credit scores and taxes. In 2022, more than 970 students participated across seven high schools, completing nearly 2,500 hours of instructional modules.

To stay adaptive to change, it’s essential that we foster a spirit of diversity and inclusion across our organization. In 2022, SESLOC re-examined our local communities to better understand our People & Place, and pledged to take one step further to do what is right. We invested significant resources to provide financial services and education for all—para todos—which includes serving young adults at Cal Poly and community colleges, an emphasis on expanding Spanish language service for the Hispanic population, and providing more options for consumers who are underbanked and rely on check-cashing establishments. We welcomed five talented Cal Poly interns to our ranks during a 12-week summer program, who brought a fresh and lively spirit to our day-to-day activities. We launched a state-of-the-art website with optimized accessibility for disabled individuals.

Many of you may have seen the bilingual messages in our branches and literature to better welcome Spanish speakers, and we offered our first Spanish webinar with material from Greenpath, our partner in financial wellness. While we have plenty of work to do, in the last year we were able to lay the foundation for a continual evolution of more equitable and welcoming member experiences.

And of course, we added more member benefits. Last April, we introduced Local Rewards, where eligible debit and credit cardholders earn bonus SESLOC Rewards points on purchases at participating local businesses. By year end, we onboarded 118 business locations to the program, including retailers, grocers, and restaurants from all corners of the Central Coast. The intrinsic value from shopping locally with this program proved to be a win-win for these businesses, who collectively grossed over $6.2 million, and for our cardholders, who collectively earned nearly five million reward points. Seeing the cross-promotion of SESLOC signage in local storefronts and mentions of the businesses in our newsletters, website and branch lobby is a beautiful demonstration of working together for a brighter, tighter community.
Supervisory Committee Report

ESLOC Federal Credit Union’s Supervisory Committee is appointed by the Board of Directors. We ensure the safety and soundness of credit union operations, and their compliance with federal and state regulations and our own bylaws. Through our oversight of the credit union’s audit function, we assure the credit union’s financial statements are fair and accurate, that member deposits are adequately protected, and the credit union’s risk mitigating policies and procedures are effective.

The results of the 2022 annual audit performed by Doeren Mayhew, a third-party external CPA firm specializing in auditing credit unions, shows that SESLOC is well-managed and continued to perform appropriately to sustain a safe and secure future. The assistance and cooperation of staff, management and the Board of Directors in the performance of their duties is much appreciated, as well as the time and effort of our current Committee member volunteers.

We would like to congratulate SESLOC for eight decades of service to the Central Coast and appreciate the 80th Anniversary activities that were organized to celebrate with members, staff and our community throughout the past year.

Ken San Filippo • Chairman

FINANCIAL SUMMARY

### ASSETS

<table>
<thead>
<tr>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to Members</td>
<td>$696,923,887</td>
</tr>
<tr>
<td>Allowance for Loan Losses</td>
<td>(4,530,000)</td>
</tr>
<tr>
<td>Cash on Hand</td>
<td>$9,208,825</td>
</tr>
<tr>
<td>Cash &amp; Investments</td>
<td>$466,972,422</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>$18,247,338</td>
</tr>
<tr>
<td>NCUSIF Share Insurance Fund</td>
<td>$9,349,151</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$5,955,624</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$1,202,127,247</td>
</tr>
</tbody>
</table>

### LIABILITIES AND MEMBERS EQUITY

<table>
<thead>
<tr>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable &amp; Other Liabilities</td>
<td>$12,108,241</td>
</tr>
<tr>
<td>Borrowed Funds</td>
<td>$1,097,556,716</td>
</tr>
<tr>
<td>Shares of Members</td>
<td>$93,679,046</td>
</tr>
<tr>
<td>Undivided Earnings</td>
<td>(1,216,756)</td>
</tr>
<tr>
<td>Unrealized Gain/Loss</td>
<td>$99,101,848</td>
</tr>
<tr>
<td>Total Liabilities &amp; Equity</td>
<td>$1,222,509,516</td>
</tr>
</tbody>
</table>

### INCOME AND EXPENSES

<table>
<thead>
<tr>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest on Member Loans</td>
<td>$27,267,439</td>
</tr>
<tr>
<td>Income from Cash &amp; Investments</td>
<td>$1,884,425</td>
</tr>
<tr>
<td>Fees &amp; Charges</td>
<td>$7,642,838</td>
</tr>
<tr>
<td>Other Income</td>
<td>$654,598</td>
</tr>
<tr>
<td>Total Income</td>
<td>$37,449,300</td>
</tr>
</tbody>
</table>

### EXPENSES

<table>
<thead>
<tr>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividends on Members’ Shares</td>
<td>$1,706,434</td>
</tr>
<tr>
<td>Compensation &amp; Benefits</td>
<td>$18,442,640</td>
</tr>
<tr>
<td>Operations</td>
<td>$11,323,453</td>
</tr>
<tr>
<td>Occupancy</td>
<td>$2,000,444</td>
</tr>
<tr>
<td>Interest On Borrowed Funds</td>
<td>$227,380</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>$216,150</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$33,700,351</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income</td>
<td>$3,748,949</td>
</tr>
<tr>
<td></td>
<td>$5,422,802</td>
</tr>
</tbody>
</table>
Celebrating 80 Years of AWESOME

Activities and commitments include charitable giving, member appreciation and community preservation.

Our roots go back to 1942 when 10 school employees came together with a vision of building a credit union—a financial institution based on people helping people.

In 2022, we celebrated our 80th anniversary with our 57,000+ members as the longest-established, locally headquartered financial institution on the Central Coast. While a lot has changed over the last eight decades, our commitment to our community and members hasn’t.

1942
Charter granted with assets of $500

1949
Name changed to School Employees of San Luis Obispo County Federal Credit Union, and the acronym SESLOC is adopted

1955
Cal Poly joins field of membership

1955-1960
SESLOC is run from the office drawer of an employee at the Cal Poly Campus

1960
First phone at our first official office at Cal Poly

1963
Assets top $1 million and future CEO, Bertha Foxford joins organization

1971
First branch built on Peach Street in SLO

1982
Hit 10,000 member milestone

1987
New headquarters on Los Osos Valley Road

1988
First in-house computer system

1990
A satellite branch opens at Cal Poly

1995
Opens a branch in Paso Robles

1997
Opens a branch Arroyo Grande

1998
First website and online banking system

2001
Charter changed to include all who live, work or go to school in SLO county

2007
Opens a branch in Atascadero

2009
A larger Arroyo Grande branch is opened

2011
New President & CEO, Geri LaChance replaces former CEO Bertha Foxford, after 48 years of service

2014
New headquarters and SLO branch

2015
Charter expands to Northern Santa Barbara County

2016
Opens a branch in Santa Maria

2020
Assets top $1 billion

2021
SESLOC returns to Cal Poly with a new branch
SESLOC was formed in 1942 with just $500 in assets. Because of the support from our members and community, we have grown to more than a billion in assets. To honor this achievement, we gave $500 to 80 local nonprofits nominated by our staff to help support their programs, or to simply offer a little treat for all of the hard-working staff and volunteers.

Our picks for nonprofits making the Central Coast the best place to live:

1. 17 Strong
2. 5cities Homeless Coalition
3. Achievement House, Inc.
4. Along Comes Hope
5. Angel’s Foster Care
6. Assistance League of SLO County
7. Big Brothers Big Sisters of SLO County
8. Boys & Girls Club of the Mid Central Coast
9. C.A.R.E.4Paws
10. Cal Poly K-9 Unit
11. Casa of Hope
12. CASA of Santa Barbara County
13. CASA of SLO County
14. Central Coast Literacy Council
15. Central Coast Vets Helping Vets
16. Community Foundation of SLO County
17. Community Partners in Caring
18. Companion Animal Placement Assistance
19. ECHO Group
20. Ecologistics, Inc.
21. El Camino Homeless Organization
22. Family Service Agency
23. Feline Network of the Central Coast
24. Fighting Back Santa Maria Valley
25. Food Bank of Santa Barbara County
26. Friends of the Elephant Seal
27. Good Samaritan Shelter
28. Guadalupe-Nipomo Dunes Center
29. Habitat for Humanity SLO County
30. Hearst Cancer Resource Center
31. Homeless Animal Rescue Team (H.A.R.T.)
32. Honor Flight Central Coast California
33. Hope’s Village of SLO
34. Hospice of SLO County
35. Jack’s Helping Hand
36. Lompoc Theater Project
37. Los Amigos de Guadalupe
38. Lumina Alliance
39. Mission Hope Cancer Center
40. Morning Star Youth Ranch
41. Morro Coast Audubon Society
42. New Life KIDS (Son Care Foundation)
43. Nipomo Food Basket
44. OASIS Senior Center
45. Operation Surf
46. Orcutt Children’s Arts Foundation
47. Orcutt Kids Bike Club
48. Pacific Wildlife Care
49. Paso Robles Youth Arts Foundation
50. PCPA Foundation
51. People for Leisure and Youth (PLAY)
52. Restorative Partners
53. Rita’s Rainbows
54. San Luis Obispo Symphony
55. Santa Maria California Women for Agriculture
56. Santa Maria Police Council
57. Senior Volunteer Services
58. Serve Santa Maria
59. Shoes for Students
60. Sleep in Heavenly Peace
61. SLO Children’s Museum
62. SLO Food Bank
63. SLO Legal Assistance Fund
64. SLO Museum of Art
65. SLO Noon Foundation
66. SmartShare Housing Solutions
67. South SLO County Womendate
68. Special Olympics SLO County
69. The Land Conservancy of SLO
70. The Natural History Museum of Santa Maria
71. Tolosa Children’s Dental Center
72. Transitions Mental Health Association
73. United Cerebral Palsy of San Luis Obispo County (UCP-SLO)
74. United Way of Northern Santa Barbara County
75. VTC Enterprises
76. Wilshire Hospice
77. Women’s Business Center
78. Women’s Business Center (Mission Community Services Corporation)
79. Woods Humane Society
80. ytt Northern Chumash Nonprofit
81. Zozu Project
82. Woods Humane Society
83. ytt Northern Chumash Nonprofit
84. Zozu Project
In 2022, we committed to completing 80 local acts of sustainability to celebrate and preserve the Central Coast. We focused on digitizing forms to reduce paper use, upgrading our digital services so you can skip a trip to the branch, championed alternative commuting methods, and more.

1. Gleaned the orange trees at SESLOC HQ for donation to a nonprofit.
2. Participated in RideShare’s April Commute Challenge, saving 3,247 lbs of CO2 from entering our air.
3. Introduced a “green brochure” option that uses a QR code for community events.
4. Promoted the environmental benefits of using eStatements.
5. Offered a “No Receipt” option at ATMs.
6. Offered online webinars.
7. Improved the online loan application process.
8. Reduced our carbon footprint with virtual meetings.
10. Offered “green” parking spaces for carpooling & fuel-efficient vehicles at our HQ.
11. Supplied bike racks at our HQ to support alternative commuting.
12. Provided tips on reducing food waste.
13. Provided tips to go green and save money.
14. Promoted the impact of online billing to reduce our carbon footprint.
15. Docusign helped more remote banking.
16. EasyPay helped members save a trip to the branch.

17. Shred Day at our Atascadero branch securely destroyed 4.02 tons of member’s documents in a green way.
18. Participated in RideShare’s April alternative commute contest, saving 4,239 lbs of CO2.
19. Participated in RideShare’s Bike Month.
20. Live Chat assisted members remotely.
21. Used potable water for our landscaping irrigation at HQ.
22. Used sensors that automatically turn off the lights in unoccupied areas.
23. Source supplies that are remanufactured, made of recycled components, and/or Sustained Forestry Initiative (SFI) certified.
24. Recycled our printer toner cartridges.
25. Hosted a “bike breakfast” to support alternative commuters at our HQ.
26. Supported the Central Coast State Parks Association, which provides valuable educational programs.
27. Participated in RideShare’s May alternative commute contest, saving 4,239 lbs of CO2.
28. Recycled all cardboard packaging.
29. Conserved water by shutting off irrigation during rain.
30. Promoted the benefits of using your SESLOC loans remotely with EasyPay.
31. Shared tips for banking remotely.
32. Shared tips for mobile banking.
33. Shred Day at HQ disposed of 50 bins of member’s documents in a green way.
34. Hosted a giveaway for personal shredders during a Member Appreciation Day.
35. Participated in RideShare’s June alternative commute contest, saving 5,164 lbs of CO2.
36. Digital screens in our lobbies share important news, reducing paper use.
37. An Education Grant to Central Coast New Tech High helped build a garden.
38. Awarded an Education Grant to a Cuesta College for Kids instructor to buy solar-powered car kits.
39. Recycled our old light bulbs.
40. Conducted a Member Pulse Survey on awareness of our digital services.
41. Participated in RideShare’s Clean Air Challenge, to reduce CO2 emissions.
42. Participated in SLO RideShare’s July alternative commute contest, saving 4,946.9 lbs of CO2.
43. Awarded an Education Grant to a Central Coast New Tech High teacher to create biome bottles.
44. Sourced car coasters made of recycled tires.
45. Recycled all of our printer toner cartridges.
46. Employees competed in a walking & biking challenge, logging 2,459 miles.
47. Donated to the nonprofit Pacific Wildlife Care, a rehabilitation center that cares for injured birds, mammals, and reptiles.
48. Supported Ecologistcs, to further environmental sustainability and education.
49. Donated to the Guadalupe-Nipomo Dunes Center, a nonprofit dedicated to ecological preservation and education.
50. Participated in RideShare’s August alternative commute contest, saving 7,027 lbs of CO2.
51. Participated in RideShare’s summer contest, taking second place amongst participating SLO County organizations.
52. Awarded an Education Grant to a Central Coast New Tech High teacher to support a lesson in local ecology.
53. Source car coasters made of recycled tires.
54. Recycled our old light bulbs.
55. Digitized documents to reduce paper.
56. Eliminated the need for certain types of paper, and donated remaining stock to local elementary schools.
57. Sponsored the SLO Botanical Garden to support ecological education in the community.
58. Participated in SLO RideShare’s September alternative commute contest, saving 5,653lbs of CO2.
59. Donated to yjt Northern Chumash Nonprofit, an organization that preserves our natural environment.
60. Awarded an Education Grant to Mission Prep High School to replace a reverse osmosis system for an aquarium.
61. Promoted safety tips for using digital services.
62. Expanded our social media content to reach more members digitally.
63. Recycled all of our drained batteries.
64. Monitored our landscaping irrigation for leaks to prevent excess water usage.
65. Held a Shred Day at our Paso Robles branch, helping out members securely destroy 1,280 gallons of documents.
66. Held a drawing for a personal shredder at each branch and online for National Cybersecurity Awareness Month.
67. Participated in RideShare’s October alternative commute contest, saving 4,315 lbs of CO2 from entering our air.
68. Supported the Shell Beach Elementary School teacher to support a lesson in local ecology.
69. Donated to the Guadalupe-Nipomo Dunes Center, a nonprofit dedicated to ecological preservation and education.
70. Awarded an Education Grant to a Shell Beach Elementary school teacher to support a lesson in local ecology.
71. Awarded an Education Grant to a Shell Beach Elementary school teacher to support a lesson in local ecology.
72. Participated in RideShare’s November alternative commute contest, saving 6,625 lbs of CO2 from entering our air.
73. Updated our landscaping at our Broad Street branch to be more drought-resistant.
74. Awarded an Education Grant to a Shell Beach Elementary school teacher to support a lesson in local ecology.
75. Awarded an Education Grant to a Shell Beach Elementary school teacher to support a lesson in local ecology.
76. Updated our landscaping at our Broad Street branch to be more drought-resistant.
77. Awarded an Education Grant to a Shell Beach Elementary school teacher to support a lesson in local ecology.
78. Updated our landscaping at our Broad Street branch to be more drought-resistant.
79. Awarded an Education Grant to a Shell Beach Elementary school teacher to support a lesson in local ecology.
80. Shared tips for protecting yourself online, to promote confidence in using green, digital alternatives.
2022 ACCOMPLISHMENTS at a glance

36% reduction in debt by members who utilized financial counseling, via our partners at Greenpath.

$5,175 awarded in prizes for the Save to Win 12-month Share certificate, helping build healthy savings habits.

25 TONS of CO2 reduced by our staff’s participating in Rideshare’s alternate transportation program.

10 TONS of confidential documents destroyed during Shred Days.

1,600+ consumer loan rate discounts awarded as part of our Level Up Member Benefits program.

$55,000 The amount YOU contributed to Food Banks of San Luis Obispo counties, KSBY’s “Give a Child a Book” fundraiser and Family Care Network’s “Give Joy” holiday campaign.

600+ members attended at least one of our 16 financial education webinars.

118 PARTICIPATING BUSINESSES

In addition to our 80th Anniversary activities, we made your credit union more digitally accessible, added more member benefits and gave back to our community in more ways than one.

Offered Mechanical Breakdown Insurance, a new and affordable program for members with auto loans that provides essential protection against costly repairs.

Improved our online Home Loans Center, with a digital application upgrade, in-real-time rate updates and an instant rate quote feature.

Updated our online Live Chat experience, which still remains bot-free.

Launched a stunning new sesloc.org, with more ease of use, more functionality and enhanced ADA accessibility.

Offered a new, 20-year Fixed Rate Home Equity Loan, so members can lock in an affordable rate.

Introduced 20 new and improved financial calculators to help you estimate your next loan, plan your budget, or tackle debt, plus 6 more for business owners.

Launched our new Local Rewards program, which supports shopping local and offers bonus points on eligible SESLOC Visa® card purchases. Locations were added from all across the Central Coast.

19
In 2022, SESLOC reached a milestone, surpassing $150,000 in education grants awarded to local K-12 teachers. Each month since 2013, SESLOC has awarded education grants in amounts up to $500 for innovative and creative classroom projects and equipment that go beyond the usual classroom budgets. This program honors our roots as a credit union founded by educators.

$20,319 was awarded across 39 grant recipients at these schools:

- Adam Elementary School
- Almond Acres Charter School
- Baywood Elementary School
- Cappy Culver Elementary
- Grover Beach Elementary School
- Grover Heights Elementary School
- Hawthorne Elementary School
- Monterey Road Elementary
- Ocean View Elementary School
- Oceano Elementary School
- Shell Beach Elementary School
- Tunnel Elementary School
- Arroyo Grande High School
- Central Coast New Tech High School
- Liberty High School
- Maple High School
- Mission Prep High School
- Nipomo High School
- Shandon High School
- Arellanes Junior High School
- Laguna Middle School
- Cuesta College for Kids

SESLOC Financial Scholars

SESLOC is the proud sponsor of a Financial Scholars program, which provides practical financial education to Central Coast high school students. The online curriculum covers topics like budgeting, credit, taxes, financing higher education, and more.

2021-2022 SCHOOL YEAR RESULTS:

- 7 Central Coast high schools participated, which were: Cabrillo High School, Lompoc High School, Maple High School, Nipomo High School, Paso Robles High School, Pioneer Valley High School, and Santa Maria High School.
- 970 students completed the program
- 2,496 hours of learning

SESLOC is the best! I will never bank anywhere else. I have never felt like a number or nameless face transacting here. These people are our neighbors! Professional, friendly, and expedient. Not to mention all of the great local community programs that SESLOC supports. I get a special sense of community banking here.

Brad R.
Google Business Review
To help students gain financial independence post graduation, we delivered seven financial education seminars on campus to various groups. We banked all of the Registered Student Organizations (RSOs), or clubs, in partnership with Cal Poly’s Associated Students, Inc. (ASI), while providing tools and tips for managing club accounts.

In addition, we participated in class projects for students in the Orfalea College of Business, who were tasked with providing marketing insights, strategy and a campaign plan to help SESLOC grow memberships on campus.

We welcomed five super-talented students for a 12-week summer internship program. We were pleased to offer this opportunity to help them gain valuable, real-world experience. Students attended educational sessions to get an overview of various disciplines, had resume and interviewing skills training, and participated in meet and greets with SESLOC staffers.

Plus, the interns had access to our financial education resources to help prepare for financial independence post graduation. We had a blast and are so thankful for their enthusiasm, innovation and hard work.

SESLOC returned to Cal Poly campus in 2021 with a new branch in the University Union. In 2022, we unleashed our Mustang spirit, offering financial education and real-world learning opportunities.

Ride High!

Go Poly!

SESLOC was a proud partner of Cal Poly Athletics in 2022. Dean, The Mustang Kid’s Club Captain for one of the Cal Poly football games, delivered the game ball to the cheer teams, sporting his SESLOC gear.

To help students gain financial independence post graduation, we delivered seven financial education seminars on campus to various groups. We banked all of the Registered Student Organizations (RSOs), or clubs, in partnership with Cal Poly’s Associated Students, Inc. (ASI), while providing tools and tips for managing club accounts.

In addition, we participated in class projects for students in the Orfalea College of Business, who were tasked with providing marketing insights, strategy and a campaign plan to help SESLOC grow memberships on campus.
Celebrated RideShare SLO’s Bike to Work Week with treats for the riders.

SESLOC Leadership met with U.S. Congress Representative Salud Carbajal (CA-24), to advocate on behalf of credit unions in California and nationwide.

We hit the streets for the Atascadero Chamber of Commerce, surveying local businesses for the 2022 Business Walk.

Our Santa Maria branch brought some friends to the Santa Maria Chamber Holiday Mixer.

Attended Costco’s employee wellness fair and offered financial education tips and tools.

Had fun at the Paso Robles branch Shred Day event.

Spotted a ’57 Chevy at the National Motorfest, funded by SESLOC, of course.

Served a holiday lunch at Pacific Beach High School.

Hosted a member fundraiser to support the SLO & Santa Barbara Food Banks.

On The Scene

Hosted games at the Santa Maria Day in the Park Festival.

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.
BRANCH LOCATIONS

PASO ROBLES
705 Golden Hill Road

ATASCADERO
8380 El Camino Real

SAN LUIS OBISPO
3807 Broad Street

CAL POLY CAMPUS
1 GRAND AVENUE BUILDING 65, ROOM 103

ARROYO GRANDE
1399 East Grand Avenue

SANTA MARIA
2506 South Broadway

HEADQUARTERS
3855 Broad Street
San Luis Obispo

Voted “Best Bank or Credit Union” in the New Times Readers’ Poll

Named “Best Places to Work” by Pacific Coast Business Times

Ranked high by members for their loan experience

Voted “Best of North SLO County” in the Atascadero Colony and Paso Robles Magazine Reader’s Poll

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.

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.