



5 TIPS for Your Next Summer Trip

At the Corner of *People & Place*, amazing things happen. Ease meets access, dreams meet living, and road trips meet memories. Keep these handy tips in mind while you pursue summertime fun.

1. Submit a Travel Notification

Let us know your travel plans so we can better identify SESLOC debit and credit card transactions you make versus those that could be fraudulent. It's easier than ever with a quick form in our upgraded Online Banking—submit two days prior to traveling and if you'll be 100 miles+ from home.

2. Save While You Spend (No, Really!)

Vacation spending can really add up, from meals, to lodging to souvenirs. With our **Change it Up**¹ savings program, we'll round up your SESLOC debit card purchases to the nearest dollar and make an automatic deposit into your Savings account. Learn more at sesloc.org/change-it-up.

3. Use SESLOC Reward Points for Gas

Make road trips more affordable. When you fuel up at participating gas stations with an eligible SESLOC debit or credit card,² you can redeem 2,000 SESLOC Rewards points for \$0.50 off per gallon, up to 20 gallons. Learn more at seslocrewards.org.

4. Level Up and Keep More of Your Hard-Earned Cash

Did you know? We have 30,000+ surcharge-free ATMs nationwide. If one doesn't happen to be at your travel destination, our **Level Up Member Benefits**³ program may have you covered. Members with a Level 2 and Level 3 status get ATM withdrawal fees waived at non-SESLOC/non-CO-OP ATMs, a \$2 value per transaction. Explore more member benefits at sesloc.org/level-up.

5. Take a Local Rewards Staycation

Staying close to home this summer? Shop and dine at **Local Rewards**⁴ businesses with your eligible SESLOC debit or credit card and you'll earn 1.5x in bonus SESLOC Rewards points. We've just added **35 new locations** for you to explore, including **Splash Cafe** in Pismo Beach and San Luis Obispo. Check out all 175 locations to build your Central Coast staycation itinerary at sesloc.org/local-rewards.



You'll see these cool new People & Place graphics on this ATM later this summer.

New ATM in Los Osos!

We're now serving the Los Osos community with a fresh new SESLOC ATM, conveniently located outside of **Ralph's Grocery store** at 1024 Los Osos Valley Road. More ease, more access. That's *People & Place*. See all 55 local and 30,000 nationwide ATM locations at sesloc.org/atms.



PRO TIP: Text your current location's zip code to 91989 to find a CO-OP ATM near you.



IN OUR COMMUNITY

Thank You For Supporting Our Food Banks!

SESLOC hosted a fundraiser for local food banks in May for the fourth year in a row. Members and SESLOC staff raised **over \$15,000** combined for the SLO Food Bank and Food Bank of Santa Barbara County. Each dollar donated buys enough food for 8 meals, thanks to the Food Banks' network of partners.

SESLOC Cares for Community

We're partnering with News Channel 12 to honor nonprofit volunteers who make our community thrive. Nonprofits select a volunteer each month to receive the **SESLOC Cares for Community Award**. The recipients from last quarter were:

- ♦ **Teresa Rivas**, Santa Maria ELKS Recreation
- ♦ **Mary Watt**, SLO Food Bank
- ♦ **Kristy Soriano**, Food Bank of Santa Barbara County



SESLOC joined Santa Maria High School's Reality Fair, an interactive budgeting exercise, to teach students about the importance of saving.

Now Bringing Financial Education to the Workplace

We believe that everyone could benefit from a financial wellness boost, which is why we're now offering the **free financial webinars, seminars, and resources** you know and love to local businesses to share with their employees. Talk to your employer about bringing financial wellness to your place of business, or if you own or manage a local business, consider this opportunity for your staff. We can even make a custom program to fit your needs. Call us at **(805) 543-1816** to learn more.

Cal Poly Proud

In supporting Cal Poly's long-standing *Learn by Doing* motto, we're hosting our second annual **summer internship program** to help five students gain real-world experience. Students will learn valuable skills in disciplines including Finance, Accounting, Human Resources, Marketing and Information Technology. They will also be tasked with completing a final project, which will be presented to SESLOC's leadership team. We're excited to welcome their enthusiasm, innovation and Mustang spirit!



We're looking forward to all the energy our interns will bring to SESLOC.

Shred Day Coming to Santa Maria



Members can shred confidential documents on site for free at our next Shred Day event. For details, visit sesloc.org/shred-days.

Santa Maria Branch

September 9 | 9:00 a.m. - Noon

Limit two legal-size boxes per member. Event times subject to change and are subject to our partner trucks being filled. Please check website for latest information.

Interested in Increasing Your Business' Efficiency?

SESLOC is here to help with ACH (Automatic Clearing House) services. Enrolling in ACH payments allows business owners to pay employees with Direct Deposit and schedule electronic payments to vendors. Eliminate paper checks and trips to the post office. Take control of your finances and reduce the risk of fraud.

Learn more and apply online at sesloc.org/business-services.



Ask a Financial Advisor

What are the New Early Withdrawal Exceptions?

The SECURE 2.0 Act, passed as part of an omnibus spending bill in December 2022, added new exceptions to the 10% federal income tax penalty for early withdrawals from tax-advantaged retirement accounts. The 10% penalty tax generally applies to withdrawals prior to age 59½ from IRAs, employer-sponsored plans [such as 401(k) and 403(b) plans], and traditional pension plans, unless an exception applies. The penalty is assessed on top of ordinary income taxes. Withdrawals covered by these new exceptions can be repaid within three years to an eligible retirement plan. If repayment is made after the year of the distribution, an amended return would have to be filed to obtain a refund of any taxes paid.

The new exceptions cover expenses related to federally declared disasters, terminal illness, emergency expenses, and expenses supporting victims of domestic abuse. Learn more at sesloc.org/secure-exceptions



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

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CA Insurance License: #0M20407

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.

Making Home Loans Easy

Get a mortgage rate quote today at sesloc.org

With our instant mortgage rate quote, you can see monthly payment examples using our current rates with your unique scenario, whether it's a purchase or refinance of your vacation home, primary residence or investment property⁵. Simply fill out a few questions to receive a customized rate quote. Then, contact your preferred Mortgage Loan Officer to help take your home loan from start to finish. Try it today on sesloc.org.



From Your SESLOC CEO

While SESLOC always aims to provide exceptional service, I need to acknowledge that we fell short with a key part of our Online Banking conversion in February with respect to the Bill Payment functionality. The Bill Payment module is a third-party subset of the Online Banking conversion, and in short, what was demonstrated and contracted by that vendor to our team in late 2021 was not what was presented at the time of the conversion. We were hoping that they would make timely adjustments to provide what we had seen and expected, but after a window of waiting, realized we needed to shift courses. **We truly regret the inconvenience this has caused for our active Bill Pay users.**

Restoring Bill Pay back to its previous functionality has been the #1 project focus for SESLOC, which includes the potential of returning to the previous system. We are close to finalizing the solution and will make an announcement in the coming days when we have a firm agreement.

However, this change is another major conversion and is not something that can be done in weeks but will need several months. In the interim, the current vendor is working cooperatively with us to ensure online bill payments continue, and we are hopeful that additional revisions will make the process with them a little smoother and with few clicks per payment.

We appreciate your patience. Please know that we are giving this daily priority. Future email notices and messages in Online banking will give regular updates as the new conversion unfolds.

In other news, we are happy to announce the addition of a full service, deposit-taking ATM machine that is now open for business on the exterior of the Ralph's grocery store in Los Osos. Business has already been brisk during the first few weeks at this new location, providing expanded service to members in Los Osos and Baywood.

Members can now easily see their debit and credit card SESLOC Rewards points on the dashboard of the Online Banking home page. While eligible cardholders earn points on all purchases, those done with the 175 local merchants in our Local Rewards program receive 1.5x more in bonus points. Please visit sesloc.org/local-rewards to see the full list of participating businesses. Thirty-five new locations from all across the Central Coast have been added recently.

May you find fun moments of sunshine and relaxation during these summer months. Thank you for your SESLOC membership!



Gerri LaChance
PRESIDENT & CEO



Digital Banking At Home or On the Go

Our new **Digital Banking** experience allows us to quickly and more frequently update the self-service tools you need to bank easier. So you can live a whole lot better. Recently we made the text for your balances larger and easier to read, simplified the homescreen, and added loan payment status indicators.

Check out all the updates when you login at sesloc.org, or use the **SESLOC Mobile app**. Scan the codes with your smartphone to download our Mobile App today.



Android



iPhone



BILL PAY STATUS: For the latest news regarding the restoration of your Bill Pay services, improvements that have been delivered thus far, and tips for making payments, please visit sesloc.org/bill-pay-status.

Federal Holiday Closures

The Contact Center (phone and Live Chat) will have a delayed open at 8:30 a.m. on Tuesday, July 18 to allow for an operations meeting. The Cal Poly branch is closed in conjunction with the university's academic holidays. Please see sesloc.org for hours of operation.

Independence Day: Tuesday, July 4

Labor Day: Monday, September 4

Columbus Day: Monday, October 9

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Named a top place 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.

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. Terms, conditions, restrictions and eligibility apply. See sesloc.org/change-it-up, call us, or visit any branch office for details.
2. HomeFREE Checking™ and Visa Signature® Rewards cardholders are eligible for SESLOC Rewards. Reward options are subject to change at any time. Visit sesloc.org/rewards for complete program terms and conditions, call us, or visit any branch office.
3. The Level Up Member Benefits Program ("Program") is automatically available to select consumer memberships. Visit www.sesloc.org/level-up, call us, or visit any branch for complete terms, conditions, restrictions and eligibility.
4. HomeFREE Checking™ and Visa Signature® Rewards cardholders are eligible for Local Rewards. Participating Businesses ("merchants") are subject to change at any time without notice. Visit sesloc.org/local-rewards for complete program terms and conditions, call us or visit any branch office.
5. Instant Mortgage Rate Quote & Payment Calculator results are for illustrative purposes only and don't guarantee a rate. Actual rate, APR (Annual Percentage Rate), payment amount and closing costs will vary based on final loan terms and may be higher. Consult a SESLOC Mortgage Loan Officer for more information.



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/nextstrategies.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.

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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.

