



5 Money Moves to Make Summer Travels Easy



When it comes to your summer adventures, the perfect companions are good food, great friends, and your SESLOC debit and credit cards. Before you take your next big trip—whether it's on the Central Coast or the Amafli Coast—be sure to follow these five tips.

1

Submit a Travel Notification

Planning on going more than 100 miles from home? Submit a **Travel Notification** form in Online Banking to help us identify the SESLOC debit and credit card transactions you make versus those that could be fraudulent.

2

Spend Your Way to More Savings

Ready to turbo charge your savings? With our **Change it Up¹ savings program**, we'll round up your SESLOC debit card purchases to the nearest dollar and make an automatic deposit from your Checking account to your Savings account. Learn more at sesloc.org/change-it-up.

3

Gas Up with SESLOC Rewards Points

Fuel up at participating gas stations with an eligible SESLOC debit or credit card,² and you can redeem 2,000 **SESLOC Rewards points** for \$0.50 off per gallon for up to 20 gallons. Learn more at sesloc.org/rewards.

4

Level Up for Savings at the ATM

Get cash surcharge free at over 30,000 ATMs nationwide. Plus, if you are in Level 2 or Level 3 in our **Level Up Member Benefits³** program, you get ATM withdrawal fees waived at non-SESLOC/non-CO-OP ATMs—a \$2 value per transaction! (Limits apply.) Explore more member benefits at sesloc.org/level-up.

5

Take a Local Rewards Staycation

Staying around town this summer? Get rewarded during your staycation! Shop and dine at **Local Rewards⁴** participating businesses with your eligible SESLOC debit or credit card and you'll earn 1.5x in bonus SESLOC Rewards points. Check out the list of all 225+ locations at sesloc.org/local-rewards.



BE ON GUARD AGAINST PHISHING ATTEMPTS

Scammers can spoof the real phone number of a trusted business—like your financial institution—to add legitimacy to their phishing attempts in order to trick people into revealing sensitive information. **SESLOC will never call, text or email you and ask for personal or confidential information.** If you believe the communication is suspicious, do not respond, hang up immediately and report the incident to SESLOC at (805) 543-1816 or send a Secure Message in Online Banking. Learn more about fraud prevention and current incidents via our Fraud Center at sesloc.org/fraud-center.



NOW AVAILABLE! DIRECT DEPOSIT IN ONLINE BANKING

Easily establish or move your paycheck or other direct deposit to SESLOC in just a few clicks in Online Banking—no need to contact your employer. Log in to Online Banking to check it out, or see FAQs at sesloc.org/direct-deposit-switch.

ON THE SCENE



SESLOC proudly supported the 82nd Annual Santa Maria Elks Rodeo, ushering in the first ever Xtreme Bulls event on opening night. 150 SESLOC member-winners got a chance to meet Kyle Eaton and Raymond Mayo, two of the top bull riders, at an exclusive SESLOC Xtreme Bulls Experience while enjoying delicious treats.



We recently funded an Education Grant for a subscription to Scholastic News for Darlene Upham's class at Ocean View Elementary school. Staff from our Arroyo Grande Branch proudly display a "thank you" banner that was handmade by students.



Team SESLOC assembled breakfast bags at Hunger Awareness Day, an event hosted by SLO Food Bank. We enjoyed working with other local businesses to ensure children have a good meal over summer break.



The Allan Hancock College Foundation awarded 518 scholarships totaling \$605,000 to 416 students. Team SESLOC was in attendance at their annual awards event to celebrate their hard work and achievements.

IN OUR COMMUNITY

Community Cares Award

Every month, SESLOC partners with News Channel 12 to honor nonprofit volunteers with the **Community Cares Award**. A local nonprofit selects a notable volunteer who has gone above and beyond to support the organization's mission for the award. Congrats to these recent recipients:

- ♦ **Judy Garrett**, The Natural History Museum of Santa Maria
- ♦ **Teena Colebrook**, CAPSLO



Donate a Book This Back-to-School Season

In late August, we are once again partnering with KSBY to support childhood literacy with the "If You Give a Child a Book..." campaign through the Scripps Howard Foundation. Donations will support a special book fair for students at local Title I elementary schools to launch their home libraries. *Stay tuned!*



Young Change Maker Award

The SESLOC and Wild 106.1 **Young Change Maker Award** is presented monthly is given monthly to a young person or young professional under the age of 40 doing significant work to benefit their community. Anyone can nominate a young person for the Young Change Maker award on the Wild 106 website. We would like to congratulate our first three Young Change Makers:

- ♦ **April 2025: Aria Olsen**, for her community service to the SLO Food Bank as a co-founder of Pots to Plants.
- ♦ **May 2025: Nico Calanchini**, General Manager of the SLO Blues baseball team for his dedication to nonprofits.
- ♦ **June 2025: Amber Nieslanik**, a service dog trainer for veterans and first responders with PTSD with New Life K9s.

SESLOC MEMBERS PROVIDE MEALS TO THOSE IN NEED

Thank you to everyone who supported our fundraiser for the SLO Food Bank and Food Bank of Santa Barbara County in May. Together, we raised a combined **\$9,758**, which will provide thousands of meals to those in need within our communities. Your generosity is appreciated.

Big Dreams. Smart Financing.

Now offering a fixed rate option on Investment property Loans

Buying an investment home is an exciting opportunity for an additional stream of income. Getting the most out of your investment starts with SESLOC, a local lender that offers competitive rates, a fast application and approval process, and guidance at every step.

A SESLOC **Investment Property Loan** can be used for purchases or refinances of 1 unit or 2-4 unit properties (non-owner occupied). With our fixed rate option, you have the advantage and security of knowing your rate and your monthly payment will not change for the term of your loan.

Home Equity Loans are more affordable

Whether you need to consolidate debt, fund college tuition or remodel your home, you can use a SESLOC **Home Equity Loan** to ease financial burdens and make life more comfortable. Our 20-year fixed rate Home Equity Loan is now more affordable. With a loan in the amount of \$100,000 for 20 years with an initial interest rate of 7.000% (APR 7.146%*), the estimated monthly payment would be \$775.30.

Contact a SESLOC Mortgage Loan officer today to learn about these and other home loan options at sesloc.org/meet-our-team.

All loans subject to credit union approval. For a fixed rate home equity loan in the amount of \$100,000 for 20 years with an initial interest rate of 7.000% (APR 7.146%), the estimated monthly payment would be \$775.30. Payment examples are based on a set of loan assumptions and are for illustrative purposes only and exclude taxes and insurance. Actual rate, APR and payments will vary based on final loan terms and may be higher. See payment examples at sesloc.org/home-equity. Rates subject to change at anytime without prior notice.



Upcoming Shred Days

Shred Days are an exclusive member benefit where we shred confidential documents on site for free.⁵ For details, visit sesloc.org/shred-days.

Grover Beach

October 4 | 9:00 a.m. – Noon

At the **Dellos Performing Arts Center (DPAC)**
at 1030 Huston Street C

(Due to the size of the parking lot, we cannot safely host an event at the Arroyo Grande branch. We are thankful DPAC has graciously offered their space to us!)

Paso Robles Branch

October 18 | 9:00 a.m. – Noon

At 705 Golden Hill Road
(At the corner of Creston Road and Golden Hill Road.)

Lompoc

Coming late summer!

Check sesloc.org/shred-days for updates.

From Your SESLOC CEO

Welcome to Summer! It's been another busy quarter here at SESLOC, and I'm excited to share what we've been working on for you.

Before jumping in, I would like to welcome those of you who are a new SESLOC member. And, to those existing members who have read one or two of these letters in the past, thank you for continuing to be a member-owner in this financial cooperative.

On to the updates...

Since my last letter, we have added fixed-rate **Investment Property Loans** while also reducing the rates for our fixed-rate **Home Equity Loans**. We know this current environment has kept loan rates elevated, so we have been focusing efforts wherever we can to create affordable home loan options.

Speaking of focusing efforts, my letter in the Spring issue mentioned some changes to our new account and loan application processes, which, I am happy to say, we are now beginning to roll out. We have sped up our new account opening process as well as drastically reduced the decisioning time for consumer loan applications in our branches and Contact Center. We understand your time is valuable and will continue to look at ways to improve your experience.

I'm also excited to share good news from Capitol Hill. Thanks to credit union member-owners nationwide that took action, the House of Representatives Ways & Means committee did not discuss a possible change to the credit union tax exempt status during their recent review. SESLOC member-owners, specifically, were a big part of the overall effort, turning out in record numbers to share the message: **Don't Tax My Credit Union**. At the time of this writing, the bill is now with the Senate where our taxation status could still be in jeopardy. However, we have our state and national credit union associations working together to continuously reinforce why a tax on credit unions is a **tax on consumers**.

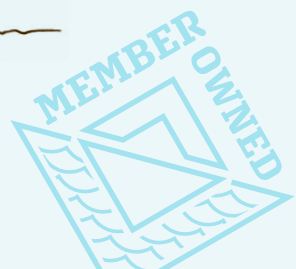
On the "protecting your account/personal information" front, which will always be a top priority, we make every effort to update our **Fraud Center** webpage and notify you as quickly as possible to help you avoid the most recent threats. As always, you can report any suspicious activity you see by calling us at (805) 543-1816 or sending a secure message through Online Banking. Please help us, help the membership!

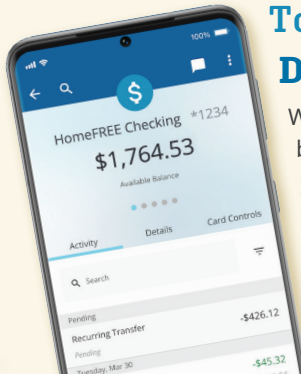
Finally, our education team continues to provide financial education seminars in schools and workplaces, engaging hundreds with financial literacy lessons each month. And, we are also recognizing young professionals under 40 who are making a difference where they live and work. The SESLOC and Wild 106.1 **Young Change Makers Award** celebrates those who are using their talents and influence to help create positive change across our community. I encourage you to please nominate the young people you know who are having a worthwhile impact on the Central Coast at Wild 106.1's website.

I truly hope you have a safe and enjoyable summer surrounded by family and friends. And as always, thank you for being among the 55,000+ member-owners who trust us with their financial well-being.



Mike Quamma
PRESIDENT & CEO





Top Tier Digital Banking

We've got the online and mobile banking tools you need to manage your finances quickly and on the go.



Rated **4.8 stars** on App Store, and **4.9** on Google Play.

Find it all at sesloc.org or in the **SESLOC Mobile App**. Scan the codes with your smartphone to download the app today.



ANDROID



APPLE



Recognized as one of the best credit unions in providing an outstanding member experience.



Voted Best Bank or Credit Union by *Santa Maria Times* readers.



"5-Star" rating, the highest accolade for safety and soundness, granted by Bauer Financial, Inc.



Voted Best Bank or Credit Union by *New Times* readers, 18 years in a row.



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

CONTACT

(805) 543-1816 | sesloc.org

Federal Holiday Closures

Independence Day: Friday, July 4

Labor Day: Monday, September 1

Indigenous Peoples' Day: Monday, October 13

JOIN US FOR OUR 2026 ANNUAL MEETING OF MEMBERS

You'll receive the 2025 Annual Report (hard copy at the meeting, and thereafter available to view and download from sesloc.org), hear the financial reports, learn about the previous year's achievements, and find out about plans for the coming year.

Tuesday, March 17, 2026 | Doors open at 5:45 p.m. | Meeting at 6:15 p.m.

SESLOC Headquarters | 3855 Broad Street, San Luis Obispo

The Nominating Committee will nominate directors by November 19, 2025, and nomination petitions must be received by that date. Write to the following address for nomination or petition information:

SESLOC Credit Union
Attn: Nominating Committee
3855 Broad Street
San Luis Obispo, CA 93401

PROXY NOTICE

This Proxy Notice is provided to all members of SESLOC Credit Union ("SESLOC") who have executed a Voting Proxy. Notice is hereby given that the nature of each matter or group of related matters on which the Voting Proxy may be voted by the Proxy Holder is as follows:

1. Election of Directors
2. Amendments of the Bylaws of SESLOC, except as prohibited by law
3. Any other matter which may properly arise at either the Annual Members' Meeting or any special meeting of the members. Notice of such matters shall be provided to the members in the notice of such meeting.

Visit any branch or log on to Online Banking for more information.

BOARD OF DIRECTORS

Tom Lebens, *Chair*
Dr. Gary Hoskins, *Vice Chair*
Anthony Cangelosi, *Board Financial Officer*
Derek Johnson, *Secretary*
Jason Francia, *Director*
Charlene Rosales, *Director*
Dr. Alden Shiers, *Director*

DIRECTOR EMERITUS

Dr. Victor (Vic) Buccola | Barbara Melvin | Jacquie Paulsen
Pauline Shaffer | James (Jim) Park, in Memoriam

AUDIT COMMITTEE

Ken San Filippo, *Chair*
Anthony Cangelosi
Jason Francia
Dan DeGroot
Dr. Gary Hoskins

SENIOR MANAGEMENT

Mike Quamma, *President & CEO*
Kelli Briggs, *EVP/COO*
Aaron Bresko, *SVP/CLO*
Ken Long, *SVP/CRO*
Shawn Mulqueeney, *SVP/CIO*
Sherri Parkinson, *SVP/CFO*
Holly Brown, *SVP, Member Experience*
Jennifer Ofner, *SVP, Human Resources & Talent Development*

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. Members in Level 2 get up to 12 foreign ATM foreign withdrawal fees waived, and members in Level 3 get up to 24. 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. 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.

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.

NMLS #411619

