



Let's get Financially Fit in the New Year



Attend our Free Webinar **Credit Scores Explained:** Know It, Track It, Improve It

Wednesday, January 14 | 12:00 p.m.

Our next insightful webinar will help you understand what goes into your credit score and why it matters for your financial future. Learn how to access your score, monitor it safely, and take simple steps to build and maintain strong credit. Register today at sesloc.org/webinars.



Update Your Contact Information

It's important to make sure you are getting every statement and notification to ensure your data remains safe and you remain in control of all your accounts. The beginning of the year is a good time to confirm that your mailing address, phone number and email (if you have one) are correct. To update it, use our form at sesloc.org/forms or within Online Banking or call us at (805) 543-1816.

Resolve to Make a Habit of Savings

SESLOC member-owners with a **Save to Win 12-month Share Certificate** account have been raking in the rewards throughout the past year. In 2025, accountholders won nearly a combined \$20,000 just for making deposits of \$25, which gives them entries into prize drawings (up to 100 entries per month).³ You can reward yourself by boosting your savings for a chance to win in 2026, with the quarterly top prize of \$5,000! Learn more at sesloc.org/save-to-win, and open an account at any branch or in Online Banking. Minimum opening deposit requirement is \$25.00.



GYMNAZO

Save Up to \$202 with this **exclusive offer** just for SESLOC Members

To help you get closer to your New Year's Resolutions, we are teaming up with **Gymnazo** in San Luis Obispo to offer a special promotion just for members. SESLOC members who join Gymnazo in January can get a 1-month membership (three sessions per week) for \$125—a savings of \$103 off the regular price! Plus, all SESLOC members who belong to Gymnazo can get three free 30-minute infrared sauna sessions, valued at \$99.¹ **That's a combined value of \$202!** To redeem the offer, simply show your SESLOC Visa® card at time of purchase or booking. Visit sesloc.org/gymnazo-offer for more information.

Love this offer, but not close enough to you?

Be on the lookout in 2026 for even more **Local Rewards**² offers with businesses that are in your neighborhood. We now have 225+ locations participating from all across the Central Coast. From amazing retailers to restaurants, wineries, grocery stores and beyond, choose to spend where you earn more. See how it works at sesloc.org/local-rewards.

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

You Could be the Next Winner!

\$ 68,700 **1,139**

TOTAL AWARDED

MEMBER WINNERS

Totals as of program launch in 2019 through November 14, 2025.

ON THE SCENE



The SESLOC team shared holiday cheer at the annual Santa Maria Parade of Lights.



Thank you to everyone who donated to our Thanksgiving food drive benefiting local food banks, our toy drive supporting SLO County Child Welfare Services, and our annual Give Joy fundraiser for the Family Care Network—helping ensure everyone in our community had a wonderful holiday season.



In our tenth year, SESLOC members broke the all-time **Shred Day** record for destroying sensitive documents. In 2025, members shredded 191 bins at our six events across the Central Coast, for a grand total of 17.95 tons of documents destroyed. Thanks to all our member-owners who attended events in San Luis Obispo, Atascadero, Grover Beach, Paso Robles, Santa Maria branches and Lompoc. Visit sesloc.org/shred-days for the list of 2026 events.

IN OUR COMMUNITY

Young Change Makers Honored for Community Service

The SESLOC Young Change Maker Award is given monthly to a young person or professional under 40 doing significant work to benefit their community in partnership with Wild 106.1.



Congrats to these recent recipients making a difference across the Central Coast:

- ♦ October 2025:
Efrain Salazar-Colores
- ♦ November 2025:
Taryn Moller & Harvestly

Honoring Service With the Cares for Community Award

We're partnering with News Channel 12 to honor nonprofit volunteers who make our community thrive. We ask a local nonprofit to select a notable volunteer to receive the SESLOC Cares for Community Award.

Congrats to these recent recipients:



- ♦ **Dr. Dan Chernow**
Boys & Girls Club of the Mid Central Coast
- ♦ **Dayna Deberardi Watson**
Altrusa of the Central Coast



SESLOC Supports Local Schools with Nights at the Children's Museum

The San Luis Obispo Children's Museum has launched a new program in support of local public elementary schools in San Luis Obispo County. Hosted by SESLOC, the *School Nights at the Children's Museum* program makes the museum available for free to each school for one evening for play, learning and community fun. Schools can use the time to raise PTA funds, reward students, or simply celebrate together. We are pleased to support this program, which runs during the academic school year. Visit slocm.org/schools to learn more.



Beep Beep!

Looking for a new set of wheels in the new year? With AutoSMART, you have access to a terrific set of tools to help shop for and locate the perfect vehicle, in San Luis Obispo, Northern Santa Barbara and Fresno counties. Plus, as part of our **Level Up Member Benefits program**,⁴ members can earn up to a 0.38% rate discount on eligible consumer loans, including select auto and personal loans. Visit sesloc.org/autosmart or apply in Online Banking or any branch, and visit sesloc.org/level-up to learn more about your benefits.

2025 IRA Contributions

If you have an Individual Retirement Account (IRA), you still have time to make contributions. The 2025 IRA contribution deadline is **April 15, 2026**. The contribution limit is \$7,000 for those under age 50 and \$8,000 for those age 50 and older, which includes a \$1,000 catch-up contribution.



Special Home Loan Programs

In the spirit of *People Helping People*, SESLOC offers **Federal Housing Administration (FHA)** loans and **Veteran's Affairs (VA)** loans for qualified buyers. A great option for first-time buyers, active-duty service members and veterans, and individuals with less saved towards their home, FHA and VA loans come with lower costs and lower down payments than traditional mortgages.⁵ Learn more at sesloc.org/fha-va.

Looking for more home loan options?

Whether you are buying your first home or dream home, or need to tap into your home's equity, choose a local lender you can trust. With personalized service and competitive rates, we make your mortgage our number one priority. Contact a Mortgage Loan Officer at a branch near you, or visit sesloc.org/home-loans to see all of our options.



From Your SESLOC CEO

Happy New Year! From all of us at SESLOC, we hope your holiday season was enjoyable and that you are looking forward to a prosperous 2026. Whether you are just starting your financial journey with us, or have been a member-owner for years, we're glad that you are starting your year as a part of SESLOC.

I'd like to share a few updates as we close out 2025. During the federal government shutdown last fall, our team took action to offer **Emergency Loans** to those directly affected. These low-interest loans embody the credit union spirit of *people helping people*, and how a community financial co-op can help the greater good when called upon. When emergencies arise in the future, we have this loan option to keep you and your neighbors financially stable.

"...we've given back more than \$225,000 to expand student learning beyond school budgets."

Scammers never take a holiday, and neither does our response to fraud prevention. You can keep track of trending scams through our updated **Fraud Center** online at sesloc.org, and please always report suspicious activity you see or hear by calling us at (805) 543-1816 or sending a Secure Message through Online Banking.

Our **Education Grant** program continues to support learning across the communities we serve. In 2025, we awarded over \$24,000 in grants, including supporting a Family Math Night at Templeton Elementary, purchasing stethoscopes and blood pressure monitors to help students study the circulatory system at Fesler Junior High in Santa Maria and buying essential classroom supplies for mental health service programs at Judkins Middle School. Since the program began in 2013, we've given back more than \$225,000 to expand student learning beyond school budgets.

Finally, please join me in welcoming Jolie Ditmore to your volunteer Board of Directors. Jolie comes to us with decades of board experience with non-profits on the Central Coast, including service to People's Self-Help Housing, San Luis Obispo County Economic Vitality Corporation and REACH. I'm excited about the energy and expertise she will bring to your Board in the years to come.

I hope you have a new year filled with excitement and happiness and thank you again for your membership.



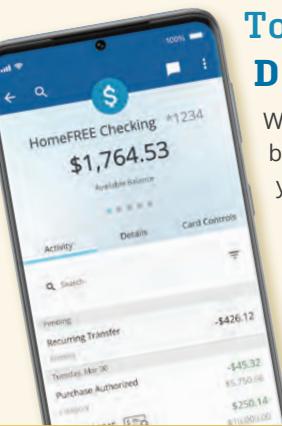
Mike Quamma
PRESIDENT & CEO

Top Tier Digital Banking

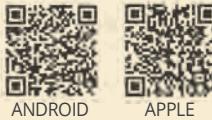
We've got the online and mobile banking tools you need to manage your finances quickly and on the go.



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



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



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.



Santa Maria Valley
Chamber of Commerce
Business of the Year, 2025.

Federal Holiday Closures

Annual Operations Meeting

Martin Luther King, Jr. Day: Monday, January 19

Presidents' Day: Monday, February 16

Thursday, February 5

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 will close at 4:15 p.m.

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

ELECTIONS

Two members of the Board of Directors will be elected at the annual meeting for three-year terms. One member of the Board of Directors will be elected at the annual meeting for a one-year term. Nominees recommended by the Nominating Committee are:

3-year term: Jason Francia, Charlene Rosales

1-year term: Jolie Ditmore

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 Lebents, *Chair*
Dr. Gary Hoskins, *Vice Chair*
Anthony Cangelosi,
Board Financial Officer
Derek Johnson, *Secretary*
Jolie Ditmore, *Director*
Jason Francia, *Director*
Charlene Rosales, *Director*

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*

DIRECTOR EMERITUS

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

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

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. All times listed are Pacific time zone.

1. Terms, conditions, restrictions and eligibility apply. Offer ends January 31, 2026: new membership must be purchased and sauna sessions booked by this date. In-store purchase only. Not valid online. See sesloc.org/gymnazo-offer for complete details.

2. 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.

3. Minimum opening deposit requirement is \$25.00. Any withdrawals, including fees, will reduce earnings on the account. Early withdrawal penalties and additional restrictions may apply. Other terms, conditions, restrictions and eligibility apply. See official rules at sesloc.org/save-to-win or any branch office.

4. For consumer vehicle, unsecured signature, and sustainable loans, subject to Credit Union approval. Terms, conditions, restrictions and eligibility apply. The Level Up Member Benefits Program ("Program") is automatically available to select consumer memberships. Visit sesloc.org/level-up, call us, or visit any branch for complete terms, conditions, restrictions and eligibility.

5. All loans subject to credit union approval, and special FHA and VA program underwriting criteria; not every applicant will qualify.

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

