

Welcome Home: A Step-by-Step Guide to Homeownership

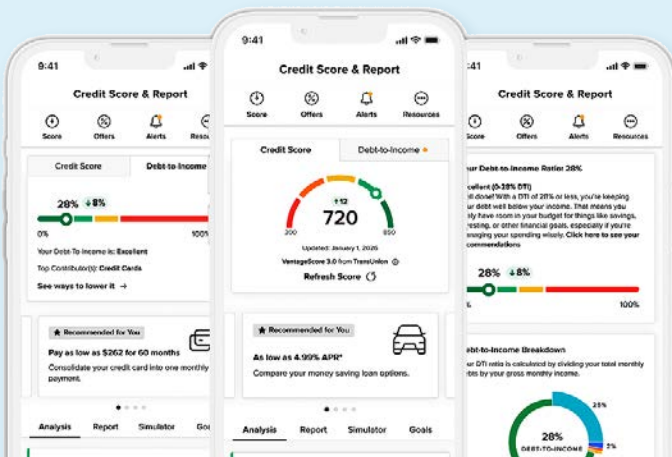
Tuesday, April 28, 2026 | 5:30 – 7:00 p.m.
SESLOC HQ Community Room

Dreaming of homeownership? Join us for an in-person session to learn practical insights, expert tips, and actionable steps to confidently navigate the journey toward owning your first home. Space will fill up quickly, so register today at sesloc.org/seminar.

HIGH FIVE!

\$5 Bills Now Dispensed at SESLOC ATMs

All SESLOC ATMs will now dispense \$5 bills alongside \$20 and \$100 bills for withdrawal.¹ Because let's face it: \$5 bills give you more options to manage your day-to-day cash needs. Whether you have a lower balance, need to drop cash in the tip jar, pay for parking, or just split the bill at your favorite taco spot, having smaller bills handy makes life a whole lot easier. Find your local SESLOC ATM at sesloc.org/atms.



Estimate Your Debt-to-Income Ratio

To help you monitor your credit and potentially improve your credit scores over time, we launched a new Online Banking tool with our partners at SavvyMoney. You will now see a **Debt-to-Income module** as part of your **Financial Wellness Tools**.²

The Debt-to-Income (or DTI, for short) module can help you understand not only how much debt you are carrying, but how much of your take-home pay is going towards paying down bills. It's just another way we help SESLOC Members Save.

FROM OUR CREDIT UNION TO YOUR COMMUNITY



Students from local elementary schools enjoyed fun evenings for free at the San Luis Obispo Children's Museum, sponsored by SESLOC.



SESLOC teamed up with KSBY to ask college students about financial wellness. Tune in to the newscast on Tuesdays to see their answers.



Students at Paloma Creek High School got a "Bite of Reality" with a hands-on budgeting simulation presented by SESLOC. Students were given a unique scenario, including a job, family and expenses, and worked through stations to create a balanced budget.



SESLOC was on the scene at the Allan Hancock College "Spring Bow-Wow" student orientation event to answer questions about budgeting and help new students get a head-start on their banking needs.

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:

- ♦ January 2025: **Heather McCoid**
- ♦ February 2025: **Justine Lowry**

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:

- ♦ **Jason Buchanan**: Santa Maria Valley YMCA
- ♦ **Gabriel Ochoa**: Strive House

End Hunger in Our Community Support local food banks during May



Did you know that one in six people in SLO County and one in three in Santa Barbara County struggle with food insecurity? Join us online and in our branches throughout the month of May, as we support the food banks of San Luis Obispo and Santa Barbara counties.

Every \$1 donated buys four meals, helping ensure our neighbors don't go hungry.

Upcoming Shred Days

Shred Days are an exclusive member benefit where we shred confidential documents on site for free.³ For details, visit sesloc.org/shred-days.



Atascadero Branch
April 25 | 9:00 a.m. - Noon

Santa Maria Branch
May 16 | 9:00 a.m. - Noon

SESLOC Headquarters in San Luis Obispo
June 6 | 9:00 a.m. - Noon

FOUR STEPS to Find Your Next Vehicle

Time to shop for a new car? Here are four tips to keep in mind as you get ready to purchase a new set of wheels.

1. Set your budget on how much you can afford. To help shape your plans based on down payment and anticipated loan terms, use the car payment calculator at sesloc.org/auto-payment.⁴
2. Get pre-approved for your auto loan. Getting pre-approval can speed up the process and potentially help you drive away with your new car the same day.⁵
3. Do your research on what type of vehicle is right for your commute, lifestyle and maintenance budget.
4. Finally, with all three steps complete, you are ready to start searching the dealerships for your next car. Find your nearest SESLOC Preferred Dealer on our AutoSMART page at sesloc.org/autosmart.

Enjoy the ride!



IRA Contributions for 2025

If you have an Individual Retirement Account, you still have time to make contributions. The 2025 IRA contribution deadline is **April 15, 2026**.

SESLOC Goes to Washington D.C.

In the month of March, SESLOC Board of Directors and Senior Management had the opportunity to visit U.S. Representatives **Salud Carbajal** and **Jimmy Panetta** at the U.S. Capital Building in Washington, D.C., along with leadership from other credit unions in our district. Together, we advocated for modernizing federal standards for fraud prevention, protecting the credit union tax exempt status, and expanding access to credit unions so more people and businesses can benefit from our not-for-profit cooperation.



At Rep. Carbajal's Office



At Rep. Panetta's Office

From Your SESLOC CEO

Welcome to Spring! Whether you are new to SESLOC or you've been a member-owner for years, we're glad you've chosen us as your partner in financial wellness. Our team has been hard at work improving your banking experience, and I'm excited to share the latest updates with you.

Because credit unions are owned by our membership, we're committed to returning value to you by living the credit union philosophy of "People Helping People." To those ends, we're pleased to offer stronger earning opportunities on our **Share Certificates**. Beginning April 1, 2026, we introduced additional tiers on Traditional and IRA certificates, giving you more flexibility and choice as you grow your savings. Local businesses are benefiting as well, with the addition of a 3-month short-term option for Business Share Certificates, which provides a reliable way to save without tying up your cash for an extended period.

To make everyday banking even more convenient, we've enhanced our ATM services across the Central Coast. Starting February 24, 2026, \$5 bills became available at all 10 **SESLOC ATMs**, and many locations also offer \$100 bills. Members have shared how helpful this update has been, allowing them to break larger bills into smaller ones without a branch visit. Making your credit union more accessible and convenient is important to us and we're pleased this change gives you more control in managing your money.

"Making your credit union more accessible and convenient is important to us..."

Because being an accessible credit union starts with listening, your feedback truly matters to us. This year, we've refreshed our experience surveys and are participating in research to better understand your financial goals, needs, and priorities. By listening more closely, we can continue to grow, improve, and serve you in thoughtful ways that make a meaningful difference in your everyday life—today and for generations to come.

Regardless of the season, our team continues to work on fraud prevention to keep our members safe. We are regularly updating our **Fraud Center** online at sesloc.org to keep our community ahead of trending scams. If you see or hear of suspicious activity, you can always report it by calling us at (805) 543-1816 or sending a Secure Message through Online Banking.

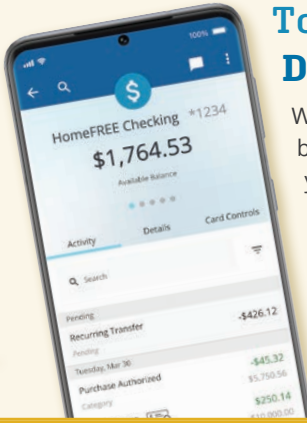
Spring is also a busy time in our community, and we look forward to being out and about. Be sure to say "hello" to us at our **Shred Days**, our booths at the San Luis Obispo County Chamber Expo and the Santa Maria Valley Chamber Expo, and other events in the area. We can't wait to see you!

And if you are able, consider helping SESLOC serve our neighbors in need during our annual Food Bank Fundraiser during the month of May. More details will be coming soon to your email inbox, branches, and on our website.

I hope your spring is full of fun and opportunity, and thank you for being a valued member of SESLOC Credit Union.



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 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

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



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.



Voted Best Credit Union of in *The Tribune* Readers' Poll.



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

BOARD OF DIRECTORS ELECTION RESULTS, MARCH 2026

Jason Francia and Charlene Rosales were elected for a three-year term, and Jolie Ditmore was elected to complete the remaining one-year term of a three-year term for Dr. Alden Shiers, a Board Member who retired in 2025.

JOIN US FOR OUR 2026 ANNUAL MEETING OF MEMBERS

You'll receive the 2026 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 16, 2027 | 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 17, 2026, 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*
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 & Chief Executive Officer*
Kelli Briggs, *EVP/Chief Operations Officer*
Aaron Bresko, *SVP/Chief Lending Officer*
Holly Brown, *SVP/Chief Experience Officer*
Ken Long, *SVP/Chief Risk Officer*
Shawn Mulqueeney, *SVP/Chief Information Officer*
Jennifer Ofner, *SVP/Chief People Officer*
Sherri Parkinson, *SVP/Chief Financial Officer*

DIRECTOR EMERITUS

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

FEDERAL HOLIDAY CLOSURES

Memorial Day: **Monday, May 25**

Juneteenth: **Friday, June 19**

Independence Day: **Saturday, July 4**

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. The Cal Poly ATM will not dispense \$100 bills.
2. The Debt-to-Income (DTI) estimate provided is intended for educational and informational purposes only. Please be aware that lenders may use different methods and criteria to calculate DTI when evaluating loan applications. This estimate does not constitute a guarantee of loan approval or offer eligibility.
3. Limit two legal-size boxes per member. Event times subject to change and are subject to our partner trucks being filled. Please check sesloc.org/shred-days for latest information.
4. Your use of the financial calculators at sesloc.org is not to be construed as a guarantee of credit.
5. All loans are subject to credit union approval.

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

