



Big Dreams. Smart Financing.

What's New in SESLOC Home Loans

First-Time Homebuyer Mortgage

✓ No Down Payment ✓ No PMI

Ready to own your first home? The **SESLOC First-Time Homebuyer Mortgage**¹ is designed to make your dreams of homeownership more accessible and affordable. This loan features 100% financing and no Private Mortgage Insurance (PMI) for qualifying first-time buyers across our field of membership. This unique home loan is offered in addition to special programs for Teachers, First Responders, Cal Poly Faculty and Staff Housing, FHA and VA loans, which are also great options for first-time homebuyers. Talk to one of our Mortgage Loan Officers today to see if you qualify.

Learn more at sesloc.org/first-time-homebuyers

15-Day Mortgage Close

Need a fast pass to homeownership?

Make the mortgage process as smooth and speedy as possible with the **SESLOC 15-Day Mortgage Close Program**.²

We can have your mortgage ready to close in just 15 business days once you provide the signed purchase agreement. Our Mortgage Loan Officers will guide you every step of the way to make sure you're set for success—get started today to learn how you can get into your home faster.



Learn more at sesloc.org/15-day-close

Connect with a SESLOC Mortgage Loan Officer:



Isaura Moran
Hablo Español
(805) 623-1064
NMLS #694094



Natasha Boyack
(805) 540-7722
NMLS #744365



Cherise Long
(805) 623-1071
NMLS #402328



Access Home Equity and Lock in Fixed Rates with HELOC FlexLine

Dreaming of home renovations, that perfect getaway, or want to consolidate debt? Meet **HELOC FlexLine**—our latest “flex.” Tap your home’s equity with the flexibility of a HELOC and the option to lock a portion of the balance into a fixed rate and term, up to 5 times (min. \$5,000 each segment).³ We are

pleased to offer the HELOC FlexLine to help you access funds with added payment predictability, peace of mind, and a structure that supports your financial goals today and in the future.

Learn more and apply at sesloc.org/heloc-flexline

ON THE SCENE



SESLOC honored local Cares for Community and Young Change Maker trailblazers at the Santa Maria Elks Rodeo Xtreme Bulls Night.



We introduced Lopez High School students to the basics of money management.



SESLOC team members mentored the next generation at the Boys & Girls Club of the Mid-Central Coast *Back-a-Youth Night* events in Paso Robles and Guadalupe.

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:

- ◆ **Logan Foster**, Big Brothers/Big Sisters of San Luis Obispo County
- ◆ **Jack Lahey**, CAPSLO

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:

- ◆ **Nina Joe**, Jack's Helping Hand
- ◆ **Terri Lee Coleman**, Santa Maria Police Council
- ◆ **Jessica Carroll**, CALM

Kick off the School Year with Kids, Tweens, & Teens Week

Get ready for a back-to-school celebration with our *Kids, Tweens & Teens Week*, happening online and at branches from August 10–14. Stop by a branch to support your children's savings journey and enjoy a special surprise (while supplies last).

Parents and guardians can also check out our brand-new webinar, *Allowance to Adulting: Teaching Kids Money Skills That Last*, on August 12. This free presentation provides practical strategies to help you raise confident, financially responsible children at every stage of life. Be sure to check out this opportunity and register today at sesloc.org/webinars.

Fun Feeding Folks

Thank you to everyone who supported our fundraiser for the **SLO Food Bank** and **Food Bank of Santa Barbara County** this past May. Together, we raised a combined **\$9,481**, which will provide thousands of meals to those in need within our communities. Your generosity is appreciated.

To top it off, along with other local businesses, team SESLOC competed in SLO Food Bank's *Breakfast Bag Build Off* to assemble kits for local kids facing food insecurity over summer break. This year, they expect to deliver over 6,500 bags to children across the county, funded in part by SESLOC member donations.





Join Us in Supporting Youth Literacy at Local Schools

SESLOC is teaming up with KSBY News and the Scripps Howard Foundation for "If You Give a Child a Book...", and this fall marks our sixth year participating in this meaningful community fundraiser. Donations help local students at Title I schools choose books to take home from a specially organized Scholastic Book Fair, building their own libraries and inspiring a lifelong love of reading. Stay tuned for more information on how to donate later this summer.



Upcoming Shred Days

Shred Days are an exclusive member benefit where we shred confidential documents on site for free.⁴ Thank you to our partners, Floriano's and South County Chamber, for allowing us to host these events where we do not have large enough branch parking lots. Details at sesloc.org/shred-days.

Lompoc

August 1 | 9:00 a.m. – Noon

At **Floriano's Mexican Food** at 1140 N H St.

Arroyo Grande

October 3 | 9:00 a.m. – Noon

At the **South County Chamber of Commerce** at 800 W Branch St.

Paso Robles Branch

October 24 | 9:00 a.m. – Noon

From Your SESLOC CEO

From all of us at SESLOC, we hope that you are having a fun and safe Summer season! No matter if you are new or have been a credit union member-owner for years, we're glad to be a partner along your financial journey.

Having spent 35 years inside credit unions, I've watched the long evolution of our cooperative-structured institutions based on the needs of member-owners and their communities. With a growing number of choices and options in the marketplace, it is not getting any less complex. Here at SESLOC, we are aware of this evolution, and we continue to work towards becoming even more straightforward and improving your experience every day.

As banks continue to consolidate and increase fees, credit unions remain focused on returning value to members through affordable loans for individuals, families, and businesses, along with dividends on deposit accounts and a number of no-cost services. As a reminder, your HomeFREE Checking™ and Basic Checking accounts have no monthly maintenance fee, as we strive to create fair and equitable financial access for everyone in our community.

Additionally, we've introduced new home loan offerings for first-time home buyers and for those that need a quick 15-day close, which provide more flexibility in the homeownership process. By understanding the needs of our community, we continue to improve our credit union's relevancy.

Speaking of property lending, we're continuing to expand our **Commercial Real Estate** program across our nine-county field of membership. Our Member Business Loan Officers work directly with commercial property owners, developers and builders to provide competitive financing for projects and property refinancing activities. The value of credit unions isn't just for individuals and families—when everyone gets fair access to financing, our communities thrive as well. This thoughtful and responsible approach to growth strengthens SESLOC for the long run, so we can continue delivering the personal service, competitive solutions, and financial stability you count on—today and for years to come.

Even as summer brings rest and relaxation, we remain vigilant against fraud and scam attempts by monitoring accounts for unusual activity, including transactions outside the region. If you're planning to travel, please set **Travel Notifications** on your account so we can help protect your access to funds while you're away.

Our **Fraud Center** at sesloc.org is regularly updated with tips on trending scams. If you notice suspicious activity, call us at (805) 543-1816 or send a Secure Message through Online Banking.

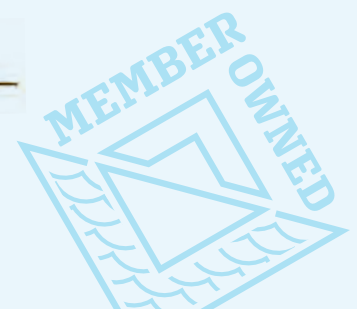
Finally, as a bit of a look back, SESLOC has been in the community this Spring showcasing our Local Rewards partners, including the Santa Maria Valley Chamber Business Expo and Job Fair, the San Luis Obispo Chamber EXPO at the Expo and the Santa Maria Elks Rodeo. We're proud to partner with 240 businesses to show off the unique value they bring to our neighborhoods while providing you with **Local Rewards**, a unique benefit. Through our community-first focus, banking and borrowing from SESLOC is a "win-win" for everyone.

We look forward to seeing you out and about this Summer. Whether it's our member-favorite Shred Days, our presence at Cal Poly for first-year orientations and in Santa Maria at Day in the Park, please come by and say "Hi!"—we would love to meet you.

I hope that your summer is filled with fun, family and friends. Thank you for being a valued member of SESLOC Credit Union!



Mike Quamma
PRESIDENT & CEO



\$2.5 Million FINANCED

San Luis Obispo, CA
Industrial Facility & Warehouse



SESLOC Commercial Real Estate Financing

To help keep our neighborhoods vibrant and growing, we're proud to fund projects for local businesses. Whether it's a new location, a long-planned upgrade, or a refinance to improve cash flow, we're here to help you move forward with confidence. Our Member Business Loans team will walk you through your options, answer questions in plain language, and help you understand what fits your goals. Contact us for today's rates: sesloc.org/business-services.

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:
Saturday, July 4

Labor Day:
Monday, September 7

Indigenous Peoples' Day:
Monday, October 12

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. All loans subject to credit union approval. Terms, conditions, eligibility and restrictions apply. HELOC FlexLine includes an option to fix the rate on a portion or segment of the outstanding variable rate balance. This may be requested up to five (5) times during the draw period of the account. The minimum requested amount for a fixed rate segment is \$5,000. The terms, including the rate and minimum monthly payment on the requested segment, will be fixed until paid off. Rate and terms for a fixed rate segment are determined by creditworthiness. See complete details at sesloc.org/heloc-flexline.

2. Terms, conditions, eligibility and restrictions apply. See complete details at sesloc.org/15-day-close.

3. All loans subject to credit union approval. Terms, conditions, eligibility and restrictions apply. HELOC FlexLine includes an option to fix the rate on a portion or segment of the outstanding variable rate balance. This may be requested up to five (5) times during the draw period of the account. The minimum requested amount for a fixed rate segment is \$5,000. The terms, including the rate and minimum monthly payment on the requested segment, will be fixed until paid off. Rate and terms for a fixed rate segment are determined by creditworthiness. See complete details at sesloc.org/heloc-flexline.

4. 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



©2026 SESLOC Credit Union.



Voted Best Bank or Credit Union by *New Times* readers, 19 years in a row.



Voted Best Bank or Credit Union and Best Banker 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*.

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 Mulqueeny, *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