

FALL 2026

News+



Make **Moneymaxxing** Part of Your Fall Traditions

The end of the year is a great time to optimize your saving strategy. Check out these moves to set yourself up for success throughout the holidays and beyond.

- ♦ **Lock in Your Savings:** A short-term 3-Month Share Certificate is a smart way to set money aside before the holidays, so it's not as easy to spend — and it's available again shortly after the season wraps up with generous earned dividends. Prefer to have your money grow even more over time? Be sure to check out our special rate on 2-Year Share Certificates.¹



Scan for today's rates:
sesloc.org/certificate-special-rate

Open your Consumer Traditional or Business Share Certificate in Online Banking or any branch with a required minimum opening deposit of \$1,000, or an IRA Share Certificate with a required minimum opening deposit of \$500.

- ♦ **Put Your Points to Work:** If you're racking up credit card points, now is the perfect time to start planning your end-of-year trips. Search early and often for discounted airline and hotel awards to book fast, and browse in "Incognito" mode to help avoid price hikes driven by dynamic pricing.

BONUS TIP: The SESLOC Visa Signature® Rewards credit card is the perfect companion for holiday shopping.² You'll earn points on purchases redeemable for SESLOC Rewards, plus get bonus points when you shop at participating businesses in our Local Rewards program.³

- ♦ **Level it Up in 2027:** With your banking activity, you might be closer than you realize to even more member benefits with the **Level Up** program.⁴ See what level you're in via Online Banking or check your Primary Share Savings Statement.

Helping You Stay Digitally Safe During National Cybersecurity Awareness Month

In recognition of October as **National Cybersecurity Awareness Month**, we are providing our top tips, tools and a webinar to help you learn how to stay safe online. Check out our list of smart online safety tips at sesloc.org/cybersecurity. **International Credit Union Day** is Thursday, October 15. Celebrate with us and test your Cybersecurity knowledge with a special quiz in Online Banking. Stay tuned!



UPCOMING WEBINAR:

**Cybersecurity & Your Wallet:
Staying One Step Ahead**
Wednesday, October 14 | 12:00 p.m.

Learn practical ways to protect yourself from cyber threats. Register now at sesloc.org/webinars

DO YOUR PART: BE CYBER SMART

- ✓ Use a strong password or long passphrase with a minimum of 12 characters. Make sure it includes a mix of letters, number and symbols.
- ✓ Avoid public WiFi for Online Banking. Hackers can create rogue access points on WiFi networks to monitor activity and can even create their own network that looks legitimate.
- ✓ Set up Alerts in Online Banking. Get notices of every debit or credit card transaction in real time, so you can spot unusual activity quickly and help keep your accounts secure.



ON THE SCENE



WELCOME BACK, STUDENTS: We helped kick off the new semester at Allan Hancock College, Cuesta College and Cal Poly, welcoming new and returning students.



A DAY OF FUN AND CONNECTION: Thank you to everyone who stopped by the SESLOC booth at the 37th Annual Santa Maria Day in the Park. We enjoyed connecting with local individuals and families, sharing financial education activities, and talking about how SESLOC serves our community.



PREPARING FOR HOME OWNERSHIP: Our Mortgage team gave Red Wire employees in San Luis Obispo an in-depth look at the homebuying process, providing helpful guidance for first-time buyers.

IN OUR COMMUNITY



Honoring Hispanic Heritage Month September 15 – October 15

SESLOC is celebrating Hispanic Heritage Month and the important contributions Hispanics and Latinos make in our community. See all the local celebrations at sesloc.org/hispanic-heritage-month.

Celebrating Young Change Makers

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:

- ♦ **Kayla Rutland**, SLO City Farm
- ♦ **Katharine Rondthaler Krieg**, One Cool Earth
- ♦ **Morgan Fasse**, Elks Rodeo Queen

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:



- ♦ **Steve David**, Central Coast Veterans Memorial Museum
- ♦ **Michael Simkins**, San Luis Obispo Repertory Theatre



Support Central Coast Families by Giving Joy

Join us in support of the **Family Care Network** to "Give Joy" this holiday season. Beginning December 1, SESLOC will be hosting a fundraiser across our branches and online to support children and youth in foster care, as well as families struggling with homelessness and unhealed trauma in San Luis Obispo and Northern Santa Barbara Counties. Now more than ever, donations are essential to spreading holiday magic for those in need. Visit sesloc.org/fundraiser to learn more.



Thank You, Cal Poly Interns: Our summer interns gained real world experience and supported projects that help improve the member experience.



Join us for the final **Shred Day** of 2026

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

Paso Robles Branch **October 24 | 9:00 a.m. – Noon**

*Limit is the equivalent of two legal-size boxes of shred per member. Event times subject to change or cancellation, and events are open until partner shred trucks are full. Check website for the latest information.



Welcome Mortgage Loan Officer **Gloria Torres** Serving Kern & Fresno Counties

SESLOC is excited to welcome Gloria Torres to our Mortgage Loan Officer team, serving Kern County, Fresno County and California's Central Valley. Get to know her at sesloc.org/gloria.

SESLOC offers home loans for member-owned homes located in California. Learn more and get started at sesloc.org/mortgage.



Honoring Board Director **Dr. Gary Hoskins**

Dr. Gary Hoskins has retired from the SESLOC Board of Directors after many years of meaningful service. A SESLOC member for nearly five decades, Gary showed deep commitment to the credit union before his Board tenure, serving seven years on the Supervisory Committee, including three as Committee Chair. His understanding of fiscal oversight, audit accuracy, compliance, and governance supported SESLOC's strength and responsible growth. He later served on the Board and as Vice Chair, offering thoughtful guidance grounded in experience, integrity, and care for our members. Gary's background as a chief school district business official, along with his Ph.D. in Educational Administration from UC Santa Barbara, added valuable perspective. We are grateful for Gary's wisdom, steady leadership, and dedication, and wish him all the best in retirement.

FROM YOUR SESLOC CEO

From all of us at SESLOC, I hope this Fall is full of seasonal fun and traditions with friends and family. Whether you are a new member-owner or we have been serving your family for generations, we are grateful that we can be a partner in your financial journey.

Throughout the year, our teams have worked hard to improve your experience and provide fair and accessible financial services to our community. When you open an account with a credit union, your money doesn't fund dividends for investors and private owners. It gets redistributed into our hometowns in the form of affordable loans for individuals and businesses, along with dividend returns.

One recent example is the launch of a new home loan option designed specifically for first-time buyers, with no down payment and no private mortgage insurance. Given the cost of living and the cost of housing in California, we are constantly on the lookout for ways to help ease the financial burden. This is what we mean when we say SESLOC is about "People Helping People."

Every October, SESLOC reminds member-owners to be aware of digital scams during **National Cybersecurity Awareness Month**. Fraud attempts are increasing wildly and are becoming all too common on our phones, in our emails and on social media. Some of the top scams this time of year include:

- ♦ **Medicare renewal scams:** Scammers may pose as Medicare or insurance companies to steal your personal information or Medicare number to commit identity theft.
- ♦ **Fake spending alerts:** You may receive invoices or spending alerts from companies you don't recognize with a phone number to cancel the purchase. When you call, they will try to steal your personal information and banking information.
- ♦ **Delivery alert scams:** You may get an email or text message about an incomplete delivery and need to visit a link to get more information. The link will lead to a fake login page to steal information or install a virus on your device.

REMEMBER: SESLOC and other institutions ***will never*** call you to verify your account information, move money to "safeguard" your funds or ask for immediate payment in gift cards or cryptocurrency.

Our **Fraud Center** at sesloc.org is regularly updated with tips on trending scams. You can also check the front page of this newsletter for a list of cybersecurity learning opportunities happening this month. If you notice suspicious activity, call us at (805) 543-1816 or send a Secure Message through Online Banking.

Finally, I'd like to take a moment to acknowledge our partners in higher learning. When the Fall term opened in August and September, our teams were excited to meet with students and staff at Cal Poly and Cuesta College in San Luis Obispo, and Allan Hancock College in Santa Maria.

Our relationship with Cal Poly continued this summer with the addition of five interns to extend their "Learn by Doing" experience. Working across Marketing, Systems Development and Finance, their final presentations highlighted how their work benefited our members, and I'm grateful for their contributions. I congratulate our fifth class of Cal Poly interns and look forward to seeing what they achieve next.

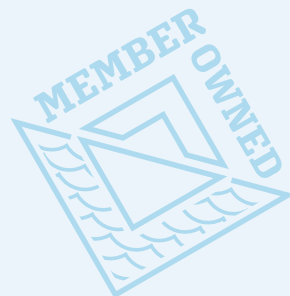
As stated at the outset, I really hope you all enjoy your seasonal traditions and I wish you and yours a very joyful holiday season!

Thank you again for your membership.



Mike Quamma

Mike Quamma
PRESIDENT & CEO



\$5.3 Million FINANCED

Bakersfield, CA
Community Shopping Center



Helping Our Communities Grow with Commercial Real Estate Financing

SESLOC is proud to partner with local developers, construction teams and small businesses to fund commercial projects across Coastal and Central California. 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.



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

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 | Dr. Gary Hoskins | 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

Federal Holiday Closures

Indigenous People's Day: Monday, October 12

Veterans Day: Wednesday, November 11

Thanksgiving Day: Thursday, November 26

Christmas Eve: Thursday, December 24
(Closing at 2:00 p.m.)

Christmas Day: Friday, December 25

New Year's Day: Friday, January 1, 2027

The Cal Poly Branch is closed in accordance with the university's academic holidays. For updates, visit sesloc.org/holidays.

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. Required minimum opening deposit of \$1,000 for Consumer and Business accounts. Any withdrawals, including fees, will reduce earnings on the account. Early withdrawal penalties and additional restrictions may apply.

2. All loans subject to credit union approval. To see the Visa Signature Rewards credit card Application and Disclosure, visit sesloc.org or any branch.

3. Terms, conditions, restrictions and eligibility apply. Visit SESLOCRewards.org for complete program details.

4. 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.

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.