

Mokelumne News



January 2025

"SIMPLIFIED BANKING"

Board of Directors

Margeaux Webb, *President*
Roger Turner, *Vice President*
Art Olmos, *Secretary*
Jack Vanderlans
Neil Hamilton III
Bryan Pilkington

Supervisory Committee

Lynn Stroh, *Supervisor Chair*
Art Olmos
Marina Narvarte

Management

Liz Maynard, *CEO*

Amanda S. Villanueva,
Trinity Branch Manager

Mandy Rodriguez,
Tienda Branch Manager

Credit Union Hours

Monday through Thursday

Lobby 9:30 AM to 5:00 PM

Friday

Lobby 9:30 AM to 5:30 PM

Trinity Br. Pho: (209) 938-1088

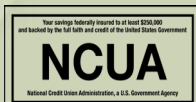
Tienda Br. Pho: (209) 333-5424

PAT: (209) 333-5422

Website:

www.mokelumnefcu.com

NMLS (ID Number) 1371525



Tax Refunds - Acceptable Checks and Direct Deposits

It's almost that time of year again - TAX TIME! You've filed your taxes and now you're just waiting for your refund to come in. But is your MFCU account "refund ready"? Here are a few tips to help avoid your tax refund deposit from being rejected.

Individual Returns— a person who files their tax return as an individual, will receive a tax refund payable to themselves. These funds can be deposited by check or direct deposit, into any account in which the individual is an owner. Refunds payable to MFCU non-members will not be accepted for deposit.

Joint Returns— when two or more individuals file their tax

return together, usually *Married Filing Jointly*, the tax refund is issued payable to everyone on the tax return form. For immediate deposit, all persons on the refund must be joint owners on the same MFCU account. If a joint account is not available, you can avoid delays and/or deposit rejections by contacting the credit union prior to receiving your refund to complete one of the following options:

- Add everyone from the refund as joint owners onto the receiving bank account.
- All persons on the refund can sign a *Multiple Party-Liability Release* form, in person, at a branch location which will allow all funds from the return

to be deposited into an individual's account. With this option, the payee who is not an owner on the MFCU account, waives their right to the refund.

- If both payees have individual accounts with MFCU, the refund can be split equally between them.
- Valid identification is required for all given options.



For additional deposit questions, please contact a Member Service Representative today!

Update Contact Information

There are many reasons to change your name, email and home address. It's important to keep the credit union up-to-date when these changes occur.

Failure to update your personal information can lead to adverse actions on your bank account, including but not limited to:

- VISA debit card denials

- Debit card renewals shipped to incorrect addresses
- Inability to activate new VISA debit cards
- Bad address fees
- Direct deposit denial/returns
- Limited fraud protection

The New Year is a great time to verify if we have your most

current contact information on file.

Please do not hesitate to call the credit union today!



CUNA Insurance Notice

Required Credit Insurance Disclosure To all Credit Union Disability and/or Credit Life Insurance policy holders notice:

CUNA MUTUAL GROUP hereby provides you with notice regarding the pre-existing exclusion provision on open-end credit life and/or credit

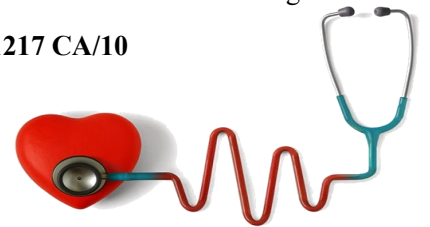
disability accounts as required annually by the California Insurance Department.

CALIFORNIA NOTICE

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a

doctor or chiropractor in the six months before the advance or charge.

1217 CA/10



Annual Member's Meeting



Mokelumne Federal Credit Union will host its 66th Annual Member's Meeting.

Please join us on Wednesday March 5, 2025, at 5:15 PM. Meeting will be held at our Lodi Branch, located at 2310 Tienda Drive, Suite 204, next to Chipotle.

Each attendee will receive a raffle ticket for a chance to win one of many great prizes! Refreshments will directly follow the meeting, along with a raffle drawing. *We hope to see you there!*

2025 Holiday Closure Dates

<u>Date</u>	<u>Holiday</u>
Wednesday, January 1	New Year's Day
Monday, January 20	MLK Jr Day
Monday, February 17	Presidents' Day
Monday, May 26	Memorial Day
Thursday, June 19	Juneteenth
Friday, July 4	Independence Day
Monday, September 1	Labor Day
Monday, October 13	Indigenous Peoples Day
Tuesday, November 11	Veterans Day
Thursday, November 27	Thanksgiving Day
Friday, November 28	Thanksgiving Observed
Wednesday, December 24	Christmas Eve (1pm)
Thursday, December 25	Christmas Day
Wednesday, December 31	New Year's Eve (1pm)

YOU CAN MAKE A DIFFERENCE



Volunteers Needed

Volunteers are needed on Mokelumne FCU's Board of Directors. Currently there is *One- Three Year* position available. If you or someone you know is interested, please contact CEO, Liz Maynard at (209) 938-1088.

-WE → 
Referrals

Refer a friend or family member to open a Loan or qualifying Checking Account with MFCU and you will receive **\$20** as a thank you! *Restrictions apply. Speak with a credit union representative for full details.*

Please refer to this month's attachment regarding Member Conduct and Limitations