

Mokelumne News



October 2026

"SIMPLIFIED BANKING"

Board of Directors

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

Supervisory Committee

Lynn Stroh, *Supervisory Chair*
Art Olmos
Marina Narvarte

Management

Liz Maynard, *CEO*
Kyrsta Garrido,
Trinity Branch Manager
Mandy Rodriguez,
Tienda Branch Manager

Credit Union Hours

Monday through Thursday

Lobby 9:30 AM to 5:00 PM

Friday

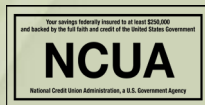
Lobby 9:30 AM to 5:30 PM

Trinity Br. Pho: (209) 938-1088

Tienda Br. Pho: (209) 333-5424

Website:

www.mokelumnefcu.com



Now Available...

ACH Early Pay

Get paid up to **three days** earlier!

For the low fee of \$5.00 per early direct deposit, you can have access to your pending funds up to three days early. ACH Early Pay is accessible through Online Banking or Mobile Banking only. Speak with a Member Service Representative for details.



FREE SHRED EVENT



Invite your Friends! Public is Welcome.

Thursday, October 15, 2026

Lodi Branch: 2310 Tienda Dr. Ste 204
10:00 AM to 1:00 PM

Witness your private and confidential papers as they are disposed of in a safe and secure process.

Bring up to 3 standard sized office boxes or bags of paper to be shredded. No binder clips, 3-ring binders or books.



Mokelumne Federal Credit Union's

VIRTUAL Halloween Pet Costume Contest

Contest Rules

- Dress your pet in a costume and take a photo
- Email the photo to mandy@mokelumnefcu.com
- Include your full name, phone number, pet's name, and a brief description of your pet's costume
- All entries are due by **Wednesday, October 28th**
- All contestants will be uploaded to Mokelumne's Facebook page on **Friday, October 30th**
- Be sure to share Mokelumne's Facebook post with friends and family to collect likes for your spooktacular pet
- Votes will be tallied and the winner will be announced the first week of November

Holiday Skip-A-Payment

Don't stress over cash this Holiday Season! If you have loans with Mokelumne Federal Credit Union, you may be eligible to skip your **November** or **December** loan payments. Turn in your request, along with a \$35 per loan deferment fee, on or before your loan due date. (Turn in 5 days prior if your loan is on auto-pay)

Yes! I'd like to participate in the Holiday Skip-A-Payment offer and would like the loans indicated below to be skipped for the month of (circle one): **NOVEMBER** or **DECEMBER**.

Account #: _____ Loan #: _____ Phone: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

♦ Please deduct the \$35 Skip-A-Pay fee from my _____ Savings or _____ Checking account for each request.

All Co-Borrowers on the loan must sign the request. You will be notified *only* if you do not qualify for the Skip-A-Payment offer. Excludes Home Equity loans and loans exceeding a 7 year term origination. Accounts must be in good credit standing.

Get Away Today Vacations

While it may still feel like summer vacation season, if you're thinking about a fall or winter getaway, now is the perfect time to start planning:

- Halloween Time begins August 21 at the Disneyland Resort.
- Holiday Time begins November 13 and brings festive entertainment, décor, and seasonal treats.
- Both seasons feature limited-time shows, food, attractions, and experiences you won't find any other time of year.
- Availability fills quickly, so booking early gives you the best selection.
- Plus, Get Away Today's Adults at Kids' Prices promotion can help you save even more.

Why book with Get Away Today?

- Save on the exact same Disney and Universal theme park tickets sold at the gate.
- Enjoy exclusive hotel offers, including free nights, complimentary breakfast, and other special perks.
- Work with preferred travel advisors who provide pressure-free vacation planning.
- Mention Mokelumne Federal Credit Union when you book, and Get Away Today will make a donation back to our community.

Call 855-GET-AWAY for a free quote or visit:

<https://www.getawaytoday.com/?referrerid=4127> to start planning!



Holiday Time at Disneyland is Magical

Christmas Club Funds

Christmas is just around the corner! Hopefully you've been saving money into your Christmas Club account all year long, in hopes of purchasing the perfect gifts for your loved ones, this holiday season.

Christmas Club funds are conveniently transferred into your Primary Share account and available for withdrawal no later than the first week of November, just in time for your Black Friday shopping! If you prefer a cashier's

check mailed to you, free of charge, please contact Mokelumne FCU on or after Tuesday, November 3, 2026. Dividends will not be received if funds are withdrawn prior to November 2nd.

If you don't already have a Christmas Club account, November 3rd is the perfect day to start saving for next year! It only takes \$1.00 to open and you can deposit as much or as little as you want throughout the year. Start saving today; your future self will thank you.

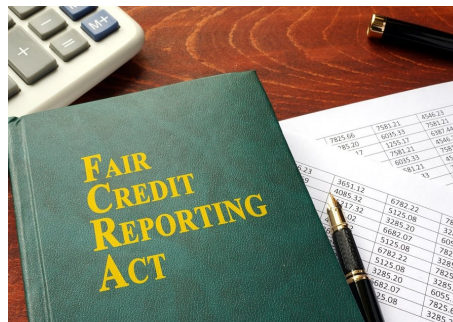


Save for the holidays all year long with an MFCU Christmas Club Account

Notice of Negative Reporting

Federal law requires us to provide the following notice to our members before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice may not pertain to your individual credit reporting however, it is



a notice to all members that we may report such information about members that have not done what they are required to do under our agreement.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit.

Christmas Stocking Giveaway!

Be on the lookout this December for our **World's Largest Christmas Stocking!**

Each branch location will have their own stocking and entry box, increasing your chances to win!

Winners will be pulled Friday, December 18th, just in time for Christmas!



Mokelumne Federal CU is a CO-OP Shared Branch



Members can make deposits and withdrawals at nearly 5,400 CO-OP Shared Branch locations nationwide!



Remaining Holiday Closure Dates

Monday, October 12 – Indigenous Peoples' Day / Columbus Day
Wednesday, November 11– Veterans Day
Thursday, November 26 - Thanksgiving Day
Friday, November 27 - Thanksgiving Observed
Thursday, December 24 - Christmas Eve– Close at 1:00 PM
Friday, December 25– Christmas Day
Thursday, December 31– New Year's Eve– Close at 1:00 PM
Friday, January 1– New Year's Day

Christmas 2026 Loan Application

Loan Amount \$ _____

Account No. _____

APPLICANT

Name _____ Middle Initial _____ Last Name _____

Social Security Number _____ Date of Birth _____

Home Address _____ Home Phone _____

Name of Employer _____ Business Phone _____

Hire Date _____ Position _____

Gross Monthly Pay _____ Other Income _____

Name of Mortgagor or Landlord _____ Mortg/Rent Payment _____

SPOUSE/CO-APPLICANT

Name _____ Middle Initial _____ Last Name _____

Social Security Number _____ Date of Birth _____

Home Address _____ Home Phone _____

Name of Employer _____ Business Phone _____

Hire Date _____ Position _____

Gross Monthly Pay _____ Other Income _____

Name of Mortgagor or Landlord _____ Mortg/Rent Payment _____

List names, balances and monthly payments of creditors:

Creditor	Balance	Monthly Payment
_____	_____	_____
_____	_____	_____
_____	_____	_____

Signature of Applicant _____

Date _____

Signature of Spouse / Co-Applicant _____

Date _____

PROMOTIONAL APPLICATION. An appropriate application/disclosure will be furnished at the time of funding. Your signature authorizes MFCU to access your credit report from a credit reporting agency as well as investigate and verify any information provided to Us by You. Normal lending guidelines apply.

PLEASE SUBMIT CURRENT PROOF OF INCOME.

To prevent delays in processing your application, please be sure to complete and sign in all designated areas.

Include proof of income such as a current pay-stub(s), or if you are self employed, your most recent 2 years of tax filings.

Promotion dates:

November 2, 2026 thru December 31, 2026.

All loans subject to approval.

Some restrictions apply.