

THE FRESNO COUNTY FEDERAL CREDIT UNION

News Line

YOUR GUIDE TO FINANCIAL NEWS AND INFORMATION

Celebrating a Successful Year Together

As a not-for-profit cooperative, Fresno County Federal Credit Union was established to provide low-cost financial services to its members. Unlike most banks, we are not profit-driven. We are service-driven, carefully placing the needs of our members above all else. Our staffing model is simple: We hire good and kind people who sincerely look out for our members' best interests. And that is what makes us the best financial institution for all of your banking needs. Our member survey scores place us at the top of the credit union industry, and substantially higher than the banking industry. Because of our amazing reputation, 11,000 new members joined the credit union last year! We are increasing our memberships at a rate of more than three times other credit unions.

And we hire really smart people too! A recent audit indicated that Fresno County Federal Credit Union was "head and shoulders" above other credit unions in our ability to protect our members' data. We have made data security a very high priority and we will continue to do so.

During this past year, we have successfully implemented the "chip" card. All new debit and credit cards are now being issued with the "chip", which will greatly improve our members' security.

We have also added many new features to our home banking system, designed to provide you greater convenience. Using our home banking system, you can now make a payment on a Fresno County Federal Credit Union loan with funds from a financial institution elsewhere. We have had mobile remote deposit (deposit a check with your phone) for several years, and have recently added features to improve your convenience.

We have had one of our best lending years ever, issuing over \$200 million in new loans to members. Our Visa card is the best you can find with a low interest rate and no annual fees. We have added a home equity loan that will allow you to borrow up to 100% of the value of your home! Our auto loan rates are among the lowest in town, so it's no surprise that we had such a great year in lending.

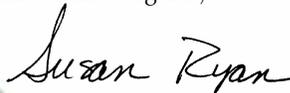
As you may know, we will be changing the credit union's name this year. The name will not necessarily reflect our location or our physical surroundings, but it will reflect our commitment to serving our members with dignity, honor and deep respect.

Everything else will remain the same, though, including our fabulous employees!

Thank you for trusting us with your financial needs.

We value your membership and look forward to serving you in the New Year.

With warmest regards,



Susan Ryan
President & CEO



Fresno County Federal
Credit Union

Member owned. Member focused.



Ready to Save a Bundle in 2017?

A New Year inspires new goals. So, why not make one this year to save money? By transferring your existing credit card balance to a Fresno County FCU MyRewards Platinum Visa® Credit Card, you'll not only earn a low interest rate, but you'll be able to save money throughout the year just by using your card.

Save money on your existing debt. Credit card debt tends to be the most expensive type of debt out there. If you can transfer your higher rate card balances to a MyRewards Platinum Visa Credit Card, you may be able to cut your interest in half – saving hundreds of dollars over time. And, we don't charge balance transfer fees like many other institutions or increase the balance transfer rate, so you can transfer any amount (up to your approved credit limit) without worrying about paying extra for the transfer.

Earn rewards and start saving today. You can earn points with every purchase you make using a MyRewards Platinum Visa Credit Card. Redeem these points throughout the year for cash, worldwide travel and gift cards at hundreds of stores.

Your credit score will thank you over time. By lowering the rate on our existing credit card debt, you'll be able to pay it off faster, causing your credit score to improve. It's a win-win for you.

What's your first step in achieving your savings goal? First, if you don't have a MyRewards Platinum Visa Card, apply online at FresnoCU.com or give us a call at 559-252-5000. Transfer your existing balances to your MyRewards Platinum Visa® Credit Card. We are ready to help you save.



Annual Disclosures

ANNUAL ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, telephone us at (559) 252-5000 or write us at P.O. Box 8027 Fresno, CA 93747 or e-mail us at memberservices@fresnocfu.org as soon as you can. Please contact us if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

UNLAWFUL INTERNET GAMBLING NOTICE

Restricted transactions as defined in the Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which we credit, electronic funds transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.



**Fresno County Federal
Credit Union**

Member owned. Member focused.

Locations:

Airport: 4979 E. University (at Fine)
Ashlan and Blythe: 4422 W. Ashlan (at Blythe)
Cedar and Nees: 8087 N. Cedar Ave. (at Nees)
Clovis: 175 N. Clovis Ave. (at Palo Alto)
Downtown: 1250 Van Ness (at Merced)
Madera: 300 N. Gateway Dr. (at 4th)
Northwest: 3067 W. Bullard (at Marks)
Selma: 2851 Highland Ave. Suite #109 (at Floral)

Branch Hours:

Mon – Thurs: 9:00 am – 5:00 pm
Friday: 9:00 am – 6:00 pm

Drive Thru Hours:

Mon – Thurs: 9:00 am – 5:30 pm
Friday: 9:00 am – 6:00 pm

Ashlan & Blythe, Madera and Selma Branch Only:

Mon – Thurs: 9:00 am – 5:00 pm
Friday: 10:00 am – 6:00 pm

Member Services:

Mon – Fri: 7:30 am – 6:00 pm
Saturday: 9:00 am – 5:00 pm

For more information about credit union products, services and ATM locations, please visit the website.

(559) 252-5000 or (800) 61-FCFCU
www.FresnoCU.com



Federally Insured by NCUA

Annual Meeting

The Annual Meeting for Fresno County Federal Credit Union will be held on March 23, 2017 at 5:30 pm at the Administrative Office located on West Shaw Lane, just east of Marks. All Fresno County Federal Credit Union members are cordially invited to attend. Two Board positions will be filled at this time, and the Nominating Committee has nominated incumbents Lester Jorgensen and Karen Bosch-Cobb. Nominations for vacancies may also be made by petition signed by one percent of the membership. This petition must be delivered to Susan Ryan at the Administrative Office by February 10, 2017. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.