

# Our Volunteers

Marvin Caldera—Board President

Holly Stamper—Vice President

Debbie Wright—Secretary/Treasurer

Clifford Gumm —Board Member

Julio Aparcana-Bouby—Board Member

Pat Richardson—Supervisory  
Committee Chair

Carolyn Williams —Supervisory  
Committee

Rachel Crawford—Supervisory  
Committee

# Your Credit Union Staff

*Julee Yoakam — Manager*

*Cindy Criger — Loan Officer*

*Kylee Smith — Operations*

*Kim Hastings — MSR*

*Tori Shelton — MSR*

# Don't Forget About the Scholarships



Starting January 1st members can apply for the two \$1,000.00 scholarships. The application is due by May 1, 2018. To pick up an application stop by the credit union, or call us at (541) 756-5746 and we will happily send you one. You can also print out an application through our website: [www.southcoastilwufcu.com](http://www.southcoastilwufcu.com)

# Annual Meeting!!

Be on the lookout for your invitation to our Annual Meeting.

## Coming in March

Due to limited space, members of the credit union are the only ones able to come and participate. Please encourage your family to join. Must have your account opened by February 16, 2018.



2438 Broadway  
North Bend, OR 97459  
(541) 756-5746

Fax: (541) 756-1244

Toll Free: 1-877-558-4220

[www.southcoastilwufcu.com](http://www.southcoastilwufcu.com)

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

**Drive Up Hours:**  
**Monday thru Friday**  
**8:30am to 5pm**

**Lobby Hours:**  
**Monday thru Friday**  
**9am to 5pm**

## Friendly Reminder:

Any deposits, loan payments, or withdrawals received after 2:00 pm may not be posted to your account until the next business day.



### RATES:

New Auto.....2.99% (up to 72 mos)  
 New Auto.....7.40% (84 mos)  
 Used Auto (3yrs old or newer).....4.99% (up to 72 mos)  
 Used Auto (3yrs old or newer).....8.90% (84 mos)  
 Used Auto (older than 3 yrs).....4.99% (60 mos)

#### New RVs & Boats

Up to \$10,999.....6.50% (up to 120 mos)  
 11,000 to 30,999.....6.50% (up to 120 mos)  
 31,000 to 59,999.....8.40% (121 - 179 mos)  
 60,000 and Over .....8.90% (180 - 240 mos)

#### Used RVs and Boats (3 yrs old or Newer)

Up to 19,999.....6.50% (60 months)  
 20,000 and Over .....6.50% (61 to 120 mos)

#### Used RVs and Boats (Older than 3 yrs)

Up to 19,999.....6.50% (60 months)  
 20,000 and Over .....8.90% (61- 120 mos)

#### Signature

24 months..... 12.0%  
 25 to 48 months ..... 13.0%

#### Share Secured

Up to 60 months ..... 3.00%  
 61 to 84 months ..... 3.75%



# Holiday Closures

Martin Luther King Jr.—Monday, January 15, 2018

Washington's Birthday—Monday, February 19, 2018

\*Don't forget about our drop box located in the front lobby.



## Mission Statement



The mission of South Coast ILWU Federal Credit Union is to provide cost effective, quality financial services to local union members and their families. We strive to provide exceptional service in a family-like atmosphere.

Trying to teach kids how to save money can be tough. NCUA can help! World of Cents is a fun and engaging, kid-friendly game for ages 5 and up designed to help teach the value of money through the concepts of earning, saving and spending money, while incorporating basic math concepts.

Children match coins to earn money, then decide how to spend it building a magical world!

Go to [NCUA.gov](http://NCUA.gov) to learn more or search World of Cents in your App Store.

Information provided by NCUA



South Coast ILWU Federal Credit Union no longer offers Notary services. We are sorry for any inconvenience.



For those of you who haven't heard, we have an App!! Go to your app store and look up South Coast ILWU Federal Credit Union. You will see our logo then choose to download the app. This will allow you to keep track of your accounts while on the go And you can take advantage of Remote Deposit Capture, allowing you to deposit checks where ever you go!

