



# Our Volunteers



- Stephen Maine— President
- Marcia Strike — Vice President
- Debbie Wright—Secretary/Treasurer
- Julio Aparcana-Bouby —Board Member
- Aaron Simons—Board Member
- Toni Brown—Board Member
- Robert Dillard —Board Member
- Pat Richardson—Supervisory Committee Chair
- Carolyn Williams-Supervisory Committee
- Amy Maine—Supervisory Committee



## Your Credit Union Staff

- Kylee Smith — Manager**
- Cindy Criger — Loan Officer**
- Kim Hastings — Operations**
- Carmella Sullens — 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, 2025. 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)

**New Address!**

**Phone Number Change**

**Please make sure you change your address in writing with your signature and date on it. If your phone number has changed please let us know.**

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.

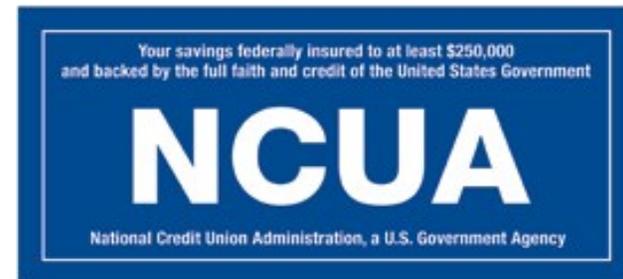


2438 Broadway  
North Bend, OR 97459  
(541) 756-5746

Fax: (541) 756-1244

Toll Free: 1-877-558-4220

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



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

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

# Happy Holidays

## HOLIDAY CLOSURES

New Year's Day  
Wednesday, January 1,  
2025

Martin Luther King Jr.  
Monday, January 20, 2025

Presidents Day  
Monday, February 17, 2025

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

# Annual Meeting



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 1, 2025



## SecurLock App For Our Credit Cards

Sign up today and manage your credit  
card by downloading the SecurLock Equip  
App. With this app you can  
monitor your transactions, send alerts,  
set up spending limits, and so much  
more.



## Score Card Rewards



Earn rewards while using your credit  
card. Look for the information in  
your Visa statement for all the details.  
If you don't have one come and apply  
today, for our 10.9% fixed rate VISA.



## NEED A LOAN?

### OUR

### RATE SPECIAL

New Autos - 5.49%  
Used Autos - 5.99%  
RVs, Boats, & ATVs - 6.49%

Come get pre-approved today!  
Ask us about rate matching.  
Our loan application is  
available online.  
Come see us today!!



Merry Christmas



shutterstock.com - 1506349247



## Christmas Word Search



- |             |            |          |
|-------------|------------|----------|
| CANDY CANE  | HOLLY      | SANTA    |
| CAROLS      | LIGHTS     | SLEIGH   |
| CHRISTMAS   | MERRY      | STOCKING |
| DECEMBER    | NORTH POLE | TREE     |
| ELVES       | ORNAMENTS  | WINTER   |
| GINGERBREAD | PRESENTS   | WREATH   |
| JINGLE      | REINDEER   |          |



CRAYONSANDCRAVINGS.COM

**Internet Safety**

### Never Open or Respond to Unwanted Emails

They May Contain Viruses or Nasty Messages, or Somebody Maybe Trying to Trick You

**Internet Safety**

### Keep Your Personal Information

**TOP SECRET**

NEVER GIVE AWAY TO SOMEONE YOU ONLY KNOW ONLINE:

- Your Full Name
- Your Photos
- Your Phone Number
- Your Address
- Your School Name
- Your Passwords

WHY? Because cyber-creeps can use this info to find you.