



## Our Volunteers

**Marcia Strike — President**

**Julio Aparcana-Bouby — Vice President**

**Debbie Wright—Secretary/Treasurer**

**Stephen Maine—Board Member**

**Aaron Simons—Board Member**

**Toni Brown—Board Member**

**Michelle Kuhen —Board Member**

**Pat Richardson—Supervisory  
Committee Chair**

**Carolyn Williams-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, 2024. 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)

**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.



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 5, 2024

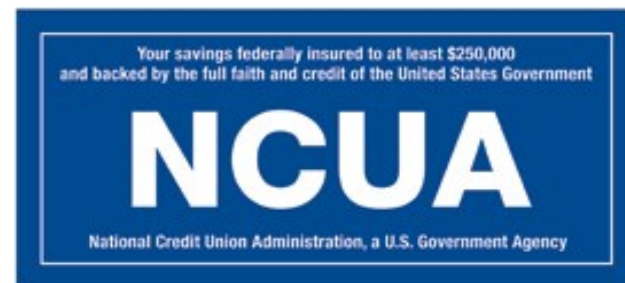


**2438 Broadway  
North Bend, OR 97459  
(541) 756-5746**

**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**



## SecurLock App For Our Credit Cards

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



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.

## Score Card Rewards



### RATES SPECIAL

New Auto - 5.49%

Used Auto - 5.99%

RVs, Boats, & ATVs - 6.49%



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



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## WHAT'S ON YOUR PHONE?

SEARCH YOUR PHONE FOR THE ITEMS ON THIS LIST.  
THE PERSON WITH THE MOST POINTS WINS!

### 1 point

- ✦ A SELFIE
- ✦ A VIDEO
- ✦ CONTACT BEGINS WITH THE LETTER "W"
- ✦ FACEBOOK APP
- ✦ INSTAGRAM APP

### 10 points

- ✦ BATTERY IS MORE THAN 50%
- ✦ MADE A PHONE CALL SOMETIME TODAY
- ✦ ZERO UNREAD EMAILS
- ✦ AT LEAST ONE ALARM SET
- ✦ A TEXT FROM THE HOST

### 5 points

- ✦ OVER 100 SONGS
- ✦ A YEAR OLD TEXT MESSAGE
- ✦ RING TONE IS A SONG
- ✦ BACKGROUND IS A PICTURE OF SOMEONE
- ✦ PHOTO OF THE SHOWER

### 20 points

- ✦ DON'T HAVE AN IPHONE
- ✦ AT LEAST 1,000 PICTURES
- ✦ PINK PHONE CASE
- ✦ PINTEREST APP
- ✦ ONE CHILDREN'S APP

TOTAL: \_\_\_\_\_

## CARD ACTIVATION

Please make sure you activate your Debit or ATM card immediately.

Non-activated cards could receive a \$15.00 fee.



# Happy Holidays

## HOLIDAY CLOSURES

New Year's Day  
Monday, January 1, 2024

Martin Luther King Jr.  
Monday, January 15, 2024

Presidents Day  
Monday, February 19, 2024

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



## 8 DEBIT CARD SECURITY TIPS

**1** SIGN your debit card

**2** Keep your PIN to yourself

**3** Keep your debit card SAFE & SECURE

**4** Use BANK-OWNED ATMs only

**5** LIMIT online shopping to trusted merchants

**6** WATCH OUT for phishing scams.

**7** MONITOR your checking account statements.

**8** Use a DIGITAL WALLET

csbank.com.blog