

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/CEO

Cindy Criger — Loan Officer

Kim Hastings — Operations

Carmella Sullens —MSR

Scholarships

OUR 2025 WINNERS

Macy McNeill
&
Tatum Montiel

Have received a \$1,000.00
scholarship.

For all of our 2026 high school
graduating members and current
college students, be sure to keep in
mind that we give two \$1,000.00
scholarships out each year. For an
application check with us after the
first of the year or go to our website
www.southcoastilwufcu.com.

Have a Safe and Happy



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

Fax: (541) 756-1244

Toll Free: 1-877-558-4220

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

We're Here To Make It Easier

We are here to help! We offer personal friendly service. We have Share accounts, Checking accounts with no minimum balance, zero monthly fees, plus one free box of checks a year. We have Visa debit cards, ATM cards, Remote Deposit, Home Banking, hassle free loans, 10.9% fixed Visa Credit Cards and more!

Frequently Asked Questions:

1. My debit card is being declined on a purchase over \$1000.00, why?

For our members protection all debit cards have a POS limit set at \$1,000.00. Call us before you make your purchase to temporarily increase your limit.

2. What does POD stand for?

Payable On Death. Once the account holder passes away all funds will go to their designated POD, if there is no one listed as a joint account holder.

3. Can a joint account holder access all of my funds?

Yes. Anyone joint on your account has full access to your account.

4. Do you have to be a member to apply for a loan?

Yes. Only the primary account holder can apply for a loan. However, joint account holders can open their own account and then apply for a loan.

5. Can my family join?

Yes. All of your family members are eligible for membership!

**IF YOU HAVE ANY QUESTIONS PLEASE CALL US
WE LOOK FORWARD TO TALKING WITH YOU!!**

LOANS



**Autos — New 5.49%
Used 5.99%**

Up to 84 months



**RV, Boats, UTV's
& More...**

SOME TIPS TO HELP YOU AVOID SCAMS

1. Never click on links in text messages from someone you do not know
2. Don't call or text suspicious numbers back
3. Never transfer money to someone you don't know
4. Delete texts requesting personal or financial information or bank account details
5. If you have questions, call us



We will no longer be able to accept coin. We are sorry for any inconvenience.



The Credit Union Staff

Holiday Closures

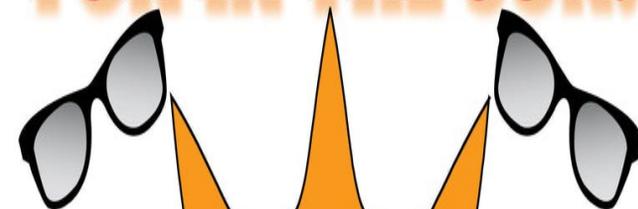
Independence Day — Friday, July 4, 2025

Monday, July 7, 2025

Labor Day—Monday, September 1, 2025

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

FUN IN THE SUN!



F I S H I N G M
S P I Q A Q T U J P D Y
C P P O H N X B T H O O Z E
J S R S J O D K E E G P P U R J
K U W I U P T C P A H H S W X W N V
E L U N N I N A F C T P I X I M M H
I I Y Y K T C G S C H U J C G X A S Q Z
C C M R L A N N T E T T B L Q G U A O K
E L V L E N I E L D O M V E V Y G N C Y
C I H D R T C N E E W U V I W S U D E F
R W P S U N S C R E E N A E D W S A A N
E L E M O N A D E Z L I C I S I T L N M
A I W A T E R S L I D E A H H M C S A T
M T B A R B E C U E J D T D O M V U Q T
O V M A U G P A R K X I B R I M M I
M Q I S S Y M A R U J O O T N A U D
X I V W B E A C H R N A S G M Q
L K T J U N E Y V J T C F U
S U N G L A S S E S A W
L S O P J C A G

