

★ Our Volunteers ★

★
Julio Aparcana-Bouby — Board President

Marcia Strike — Vice President

Debbie Wright — Secretary/Treasurer

Clifford Gumm — Board Member

Marvin Caldera — Board Member ★

Pat Richardson—Supervisory Committee Chair

Carolyn Williams —Supervisory Committee ★

Rachel Crawford—Supervisory Committee

★ Your Credit Union Staff ★

Julee Yoakam — Manager/CEO

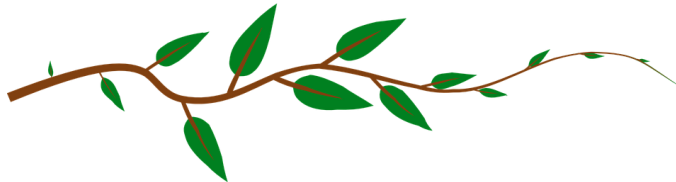
Cindy Criger — Loan Officer

Kylee Smith — Operations

Kim Hastings — MSR

Angeline Walsh-Headlee — MSR

Annual Meeting
sometime in
September, 2020!



FUNDS AVAILABILITY

In some cases, we will not make all the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit (e.g. large checks without available funds or their-party check), funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.



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www.southcoastilwufcu.com



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

Lobby Hours:
Monday thru Friday
9am to 5pm

Did you get offered a
better loan rate?
We can match the rate
and term...just ask!



Fun Facts About Summer

Watermelon is one of summer's best summer treats. Did you know that watermelons are not a fruit, but a vegetable instead? They belong to the cucumber family of vegetables.

If you love ice cream, the summer season should be your favorite. July is national ice cream month.

Another interesting fact about summer is that television used to only be reruns during the summer months. The idea being that everyone was outside enjoying the weather.

The "dog days of summer" refer to the dates from July 3rd to August 11th. They are named so after the Sirius the Dog Star. This star is located in the constellation of Canis Major.

Frisbees, invented in the 1870's as a pie plate, but in the 1940's, college students began throwing them around. They have since stopped being used for pie plates and are now a summertime staple.

July is national blueberry month.

Ice pops were invented in 1905 by an 11 year old boy.



Teaching Kids About Money

Teaching your children financial competence and responsibility is critical to their futures. Good habits start early.

Children learn by example and by doing. Taking the time to discuss how and why your family is saving emphasizes the importance of this positive, lifelong habit.

Teach your child the importance of personal saving. Help them set a realistic savings goal and encourage them to achieve it. Make their savings visible and real by having them place money in a piggy bank or clear jar.

Help them open their own bank savings account and make regular deposits. You could reward a savings deposit with an ice cream cone or trip to the park.

Talk to your child about the family budget. Reinforce the learning process by budgeting for a family outing or a purchase. Involving your child gives them practical experience and allows them to be an active participant in the buying and saving process.

Show your children how an ATM machine works. While many children know that money doesn't grow on trees, they may think it comes out of a wall. Help your kids understand that you must put money in the bank before you can take it out.

Start the process of explaining credit (especially credit cards) as early as you can. Emphasize that credit is not free money and that paying it back slowly is very expensive.

Information provided by: Financialinfo.org



We are back to our
normal hours!
Lobby is OPEN for business!

Holiday Closures

Independence Day — Friday, July 3, 2020

Labor Day—Monday, September 7, 2020

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



Our Scholarship Winners:

Risa Mae Thompson
&
Edie Clarke

Have received a \$1000.00 scholarship.

For all of our 2021 high school graduating members and current college students, be sure to keep in mind that we give two \$1000.00 scholarships out each year.

For an application check with us after the first of the year or go to our website, www.southcoastilwufcu.com.

