

Our Volunteers

Marcia Strike — President

Julio Aparcana-Bouby — Vice President

Debbie Wright—Secretary/Treasurer

Marvin Caldera —Board Member

Clifford Gumm—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

Angeline Walsh-Headlee — MSR



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 and we can temporarily increase your limit.

2. What does POD stand for?

POD means 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 listed as a joint on your account has full access to your account—including the funds you have available.

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.



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

Fax: (541) 756-1244

Toll Free: 1-877-558-4220

www.southcoastilwufcu.com

Holiday Closures

Independence Day — Monday, July 5, 2021

Labor Day — Monday, September 6, 2021

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

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**

LOANS

Loan Rate Special!



Autos — New and Used

2.49%

Up to 84 months



RV and Boats — New and Used

4.99%

Up to 180 months



HIGH SCHOOL GRADUATES: TOP 5 MONEY MATTERS FOR THE ROAD AHEAD

1 OPEN AN ACCOUNT



Whether you're going away to school or staying close to home, it's time to start managing your own money. Open a checking account with a credit union and get a debit card. Chances are you already have a savings account, but if not, it's time to start one. Put some money away every month to build an emergency fund for unexpected expenses.

A great way to start building credit is by getting a low-limit or secure credit card through your credit union. Make sure to only charge small amounts to your card so you can pay the balance off in full each month. Always pay your bill by the due date — making regular on-time payments has a massive impact on your credit score.



2 WISE UP ON CREDIT SCORES



3 MAKE A PLAN



A budget is simply a detailed plan for your money — it's not about pinching pennies. Even if you don't have a lot of money, you can still make a plan to manage it. If you know what you'll have coming in, you can plan for expenses, save smartly, and even splurge on something fun once in a while.

You know that salted caramel cold brew that gives you a lift? Well, that \$4.75 a few times a week adds up, and before you know it, similar expenses will run up a credit card bill you weren't expecting. Track those expenses carefully using programs your credit union offers on their website or through online apps.



4 WATCH OUT FOR THE SMALL STUFF



5 READ THE FINE PRINT



The first year after high school, you'll come across all sorts of money offers that may sound good, but you may not fully understand important details. If you're not sure if it's a good deal, walk away. You can always trust your credit union to have your best interests in mind, so if you have any money-related questions, pick up the phone and ask an expert directly.

WHEREVER THE ROAD TAKES YOU, YOUR CREDIT UNION IS HERE.