

Torí Shelton — MSR



We had a great turn out this year. Thank you to all of our members who stayed after to help clean up.

Remember: if you are not a member (if you don't have your own Share account) you cannot attend. All eligible union members, and family will have an opportunity to join before the annual meeting. <u>Or they can always join now!</u>

See you next year!



Payable on Death (POD)



Having a Payable on Death is an important thing to have on your account. If something were to happen to you and you don't have a joint account holder or some one as payable on death your mon-

ey will be turned over to the state. It is up to you to have a POD on your account and to update your account of any changes. You can

always call us or stop by and make sure your account has the correct POD. And you can change your POD whenever you feel necessary.





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

Fax: (541) 756-1244

Toll Free: 1-877-558-4220

www.southcoastilwufcu.com



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

Lobby Hours: Monday thru Friday 9am to 5pm



Do you have the credit union's app on your mobile device?

It is a safe and fast way to keep track of your account while you are on the go or at home.

Downloading the app is easy and FREE!

For iPhone users download our app using your App Store. Search South Coast ILWU FCU and our logo should appear.

Android users can download our app using Google Play.

Any other question? Give us a call (541)756-5746.

RDC cut off is at 2:00 pm (RDC: Remote Deposit Capture)



Your family is eligible to become members.

Encourage them to open a Share account today! It is only \$5.00 to open along with picture ID. Youth accounts require a birth certificate.

Holiday Closures

Memorial Day — Monday, May 28, 2018

Independence Day — Wednesday, July 4, 2018 & Thursday, July 5, 2018

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

Loans! Loans! Loans!

Call the credit union today and find out about our competitive rates and terms.

Were you offered a better rate? No problem, we can match most rates and terms.



Loans!

We currently have money for in-house Mortgages.

Call or stop in to pick up an application today!!





South Coast ILWU Federal Credit Union Annual Privacy Policy Statement

South Coast ILWU Federal Credit Union is required by law to furnish you with this notice outlining our Privacy Policy. We are committed to providing you with financial products and services you request, or others the credit union makes available to our membership. Now as always, the protection, security and confidentiality of our member's information is of the highest priority.

Information We Collect

- Information from you on applications or other forms, including verification of employment history and/or credit history. This information may be used to qualify you for a loan, open a share draft account, or apply for a debit card.
- Information from you to open and administer your accounts. We ask for personally identifying information to protect your accounts from fraud.
- When opening an account that pays interest we are required by the Internal Revenue Service to obtain your social security number.
- Information about your transactions with us.
- Information from consumer reporting agencies.

Non-public Information We Share

- Only that information necessary to perform services and process transactions on your behalf at your request.
- Information required by a government agency.
- Our credit union does not share non-public personal information of our current or former members except as permitted by law.

Confidentiality

- Our credit union maintains strict security controls to ensure that your information is safeguarded.
- Our credit union uses the services of processors which adhere to strict confidentiality standards.
- We restrict access to non-public personal information about you to those employees who need to know the information to provide products and services to you. All employees and volunteers of the credit union sign confidentiality agreements.
- Our credit union does not sell your non-public personal information to third parties.

As a member of our credit union you have the right to review your information for accuracy and request changes to assure that your records are accurate. If we amend this policy in the future, we will notify you of the changes as required by law.

If you have questions concerning this privacy notice, please call us at $(541)756\mathchar`-5746$ or toll-free at 1-877-558-4220.