

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



Did you know your entire family can join the credit union?

Share accounts require \$5.00 to open
Checking accounts require \$100.00 to open

Must have valid ID and know your social
security number.

Youth accounts without ID must have a copy
of their birth certificate and know their
social security number.



Our field of membership is open to many unions:

- Teamsters Local Union #206
- International Brotherhood of Electrical Workers
Local #659
- North Bend Education Association
- South Coast ESD Association

And many more!

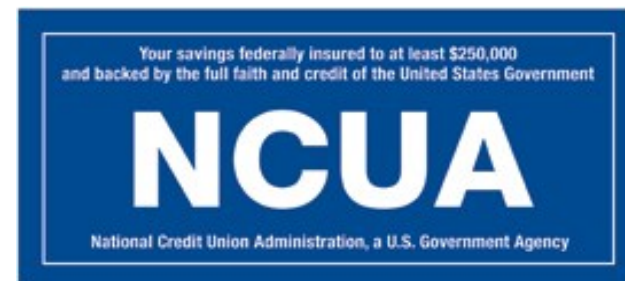


2438 Broadway
North Bend, OR 97459
(541) 756-5746

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

Pros of Personal Loans

Personal loans can be an excellent option if you want to consolidate high-interest debts or need cash for a home improvement project or other major expense and can afford repayment. Not only are most personal loans unsecured—meaning the lender doesn't require collateral—many come with competitive interest rates and zero fees.

Pros of Personal Loans:

1. **Help Borrowers Build Credit**—If you consistently make on-time payments, this can help increase your credit score; payment history accounts for 35% of your FICO score. This also means you can damage your score if you make late payments or default, making it harder to access credit in the future.
2. **Let Borrowers Pay for Purchases Over Time**—Lenders disburse loans as a lump-sum upfront that you can use to make a purchase or pay off another debt. This enables borrowers to make large purchase and then pay of them over time, without saving money in advance.
3. **Make It Easy to Consolidate Debt**—Debt consolidation loans let borrowers streamline their finances by paying off individual loans and credit card balances with a single personal loan.
4. **Be Used for Almost Anything**—Personal loans are a popular financing option because they are so versatile, and you can use them to cover everything from auto repair costs to home improvements and even-related expenses, like weddings.
5. **Offer Competitive Rates**—Personal loan annual percentage rates (APRs) typically range from just 3% up to 36%.
6. **Provide Fast Access To Cash**—Personal loan application processing and funding speeds vary, but many lenders advertise same or next day funding.

Forbes.com



Loan Special!

New and Used RVs & Boats
4.99% up to 180 months

New and Used Autos
2.49% up to 84 months



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)756-5746 or toll-free at 1-877-558-4220.