

Our Volunteers

Julio Aparcana-Bouby – President

Marcia Strike – 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 Headlee – MSR

Annual Meeting has been postponed to May 12, 2020!



CORONAVIRUS

PREPARE. DON'T PANIC

The best way to prevent illness is to avoid being exposed to this virus. However, as a reminder, the CDC always recommends everyday preventative actions to help stop the spread of respiratory diseases.

- AVOID close contact with others
- WASH your hands often with soap for at least 20 seconds
- CLEAN and disinfect frequently touched objects
- COVER your cough
- AVOID touching your nose, eyes, and mouth
- STAY home when your feeling sick



Home Banking's New
Alert Feature!



Sign up today, through your Home Banking account and set your own parameters to receive alerts for some of the following:

Low Balance
Deposit amount

Purchase or withdrawal amounts
Overdraft or NSF fee alerts

Choose the delivery method to receive the alerts
Time of day to receive alerts



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

1.99%
APR for
9 MONTHS

When you transfer an existing balance to our credit union card.

Hurry promotion ends April 30, 2020!



Filling Out a Check

- The date**
- The Pay To the Order of line:** this is where you write the name of the person or company to whom you will give the check.
- The dollar amount of the check in numbers:** such as \$19.75.
- The dollar amount of the check in words:** such as Nineteen and 75/100. After writing the amount of the check, draw a line to the end.
- The memo section:** this is optional and is for your record keeping.
- The signature line**
- Your name**—your address and phone number can be included
- The check number:** used to identify each check written.
- Your financial institution's number and branch.**
- Routing and Account numbers:** these numbers are helpful when setting up direct deposit or automatic withdrawals.

Holiday Closures

Memorial Day — Monday, May 25, 2020

Independence Day — Friday, July 3, 2020

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

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE*

What is on The Back of Your Check?

The back of your check has an endorsement area. Endorsing a check means to sign the back of the check to make it "cashable." For example, if you write a check to your friend, your friend would endorse the check to get the cash or deposit the amount into his or her account.

10 Best Practices When Writing a Check

- Always check your balance to make sure you have enough money before writing a check.
- Record the transaction and update the balance after writing a check.
- Write checks legibly with a pen.
- Print the correct date on the check. Do not post-date a check.
- Make sure the number and written words you write for the check amount match.
- Write the check amount to the left of the amount line.
- If you make a mistake on the check, write "VOID" across the check's face, tear up the check, and write a new one.
- Don't sign blank checks.
- Use restrictive endorsements, such as "For Deposit Only" when appropriate.
- Destroy voided or unused checks and deposit slips.

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.