

Our Volunteers

Marcia Strike — President

Julio Aparcana-Bouby — Vice President

Debbie Wright—Secretary/Treasurer

Marvin Caldera —Board Member

Stephen Maine—Board Member

Toni Brown—Board Member

Aaron Simons—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

Carmella Sullens — MSR

Annual Meeting was a Huge Success

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

See you next year!



Do your siblings, kids, grandkids, nieces, nephews or any other family member have an account? If not, they should, it's quick and easy to open an account. We offer share accounts, draft accounts, and home banking! We also have Auto, RV, ATV and UTV loans with competitive rates. If you have any questions feel free to call us at 541-756-5746. Come and See Us Today!

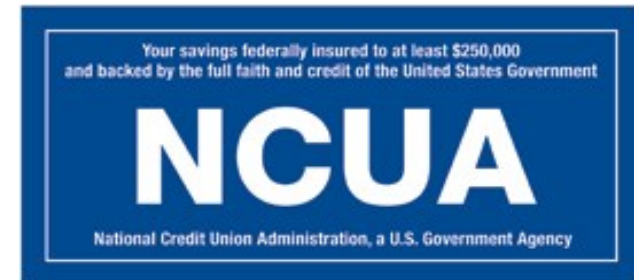


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Drive Up Hours:
Monday thru Friday
8:30am to 5pm

Lobby Hours:
Monday thru Friday
9am to 5pm



DEBIT CARD VS CREDIT CARD FRAUD

Credit and debit card fraud may appear similar, but the protections and processes are different for credit card scams. Generally, a credit card provides more protection in the case of fraud. For example, since the purchases aren't directly debited from a checking account, the cardholder has a buffer between purchasing and paying for it. The main difference between debit and credit card fraud are:

Debit Cards

Fraud is

Protected under: Electronic Funds Transfer Act

Maximum liability: \$500

Buffer between purchase and losing money: No

Credit Cards

Fraud is

Protected under: Fair Credit Billing Act

Maximum liability: \$50

Buffer between purchase and losing money: Yes

If you can use a credit card wisely—meaning paying down the balance in full and on time—it may be preferable to make purchases with it. Reporting fraud is simpler, and the cardholder's maximum liability for fraudulent purchases is lower than with a debit card. Additionally, the cardholder doesn't immediately lose that balance from their checking account, giving them some padding when resolving the charges. And there are credit card security codes.

The Takeaway

Debit card fraud can happen to anyone, both online and in-person. That's why it's important to regularly check account charges or set up alerts with your financial institution. The second you suspect someone has hacked your debit card, reach out to the bank; taking too long can increase your maximum liability. Because debit cards have fewer protections than credit cards, it can be wise to avoid making purchases with them, as long as you spend responsibly.

[Lantern by SoFi](#)



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.