

April is the time to grow

Our Volunteers

- Stephen Maine — President
- Marcia Strike--Vice President
- Debbie Wright—Secretary/ Treasurer
- Julio Aparcana-Bouby—Board Member
- Aaron Simons—Board Member
- Toni Brown—Board Member
- Robert Dillard—Board Member
- Amy Maine—
Supervisory Committee Chair
- Carolyn Williams—
Supervisory Committee
- Kasey Fellows—
Supervisory Committee

Your Credit Union Staff

- Kylee Smith — Manager/CEO
- Cindy Criger — Loan Officer
- Kim Hastings — Operations
- Carmella Sullens —MSR
- Marcy Mede — 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.

Remember: if you are not a member (you don't have your own Share account) you cannot attend.

All eligible union members, and family can join before the next annual meeting.

See you next year!



DON'T FORGET

Starting January 1st, members can apply for the two \$1,000.00 scholarships. The application is due by May 1, 2026. To pick up an application stop by the credit union, or you can print out an application through our website:

www.southcoastilwufcu.com

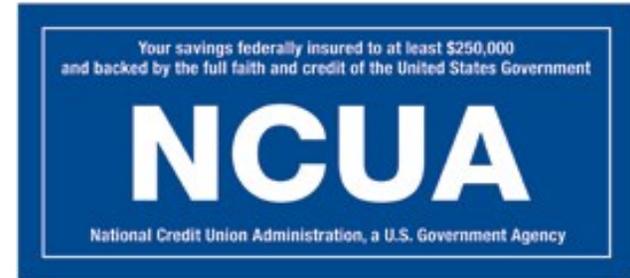


2438 Broadway
North Bend, OR 97459
(541) 756-5746

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

Holiday Closures

Memorial Day—Monday May 25, 2026
Juneteenth—Friday, June 19, 2026
Independence Day—Friday, July 3, 2026
& Monday, July 6, 2026

Don't forget about the drop box
in the lobby,
Available 24/7

Loan Rate Special



New & Used

Autos:

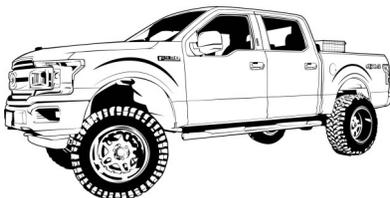


3.85%

Up to



72 months



Home Banking's Alert Features



Through your Home Banking account
you can 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



Debit & ATM Card Reminder

Debit cards and ATM cards have daily
limits for withdrawals and Point of Sale
transactions. The limits are as follows:

Debit Card POS Limit: \$1,000.00

ATM Withdrawal Limit: \$500.00

These limits are for your protection in case of a lost
or stolen card. However, debit card POS limits are
not permanent. If you know that you will be making a
large purchase and may spend more than \$1,000.00
in a day, notify the credit union. We can temporarily
increase your daily POS limit.

Mobile Wallet

- More secure than physical card, as
card number is never given to the
merchant
- Debit/credit card is tokenized, the
actual number is never given out
- Fast, secure and convenient online
shopping

Download Apple Pay or
Google Pay app 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.