



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

**Pat Richardson—Supervisory
Committee Chair**

Carolyn Williams-Supervisory Committee

Amy Maine—Supervisory Committee

Your Credit Union Staff

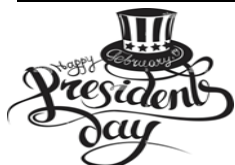
Kylee Smith — Manager/CEO

Cindy Criger — Loan Officer

Kim Hastings — Operations

Carmella Sullens — MSR

Marcy Mede — MSR



Don't Forget About the Scholarships



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 call us at (541) 756-5746 and we will happily send you one. You can also print out an application through our website:

www.southcoastilwufcu.com



Annual Meeting



Due to limited space, members of the credit union are the only ones able to come and participate. Please encourage your family to join. Must have your account opened By February 9, 2026



Mission Statement

The mission of South Coast ILWU Federal Credit Union is to provide cost effective, quality financial services to local union members and their families. We strive to provide exceptional service in a family-like atmosphere.



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

Happy Holidays

HOLIDAY CLOSURES

Martin Luther King Jr.
Monday, January 19, 2026

Presidents Day
Monday, February 16, 2026

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

OH WHAT FUN IT IS TO RIDE



LOAN SPECIAL

**New & Used
Autos:
3.85%
Up to
72 months**



Here are 6 of the safest ways to pay online and in-person

With financial crime on the rise, it's important to know which payment methods will keep you safe.

By [Ryley Amond SEO Reporter, CNBC SELECT](#)

Any time you tap, swipe or dip a credit or debit card at checkout or enter your card number online, you expose yourself to all sorts of risks, from financial fraud to identity theft. Both digital and physical payment methods involve a degree of risk, but knowing how to navigate them could save you money and stress.

Below, CNBC SELECT reviews the most secure payment methods.

Safest online payment methods:

Digital Wallets: Digital wallets like Apple Pay, Google Pay and PayPal are growing in popularity. Accounts for 32% of all online transactions, and for good reason: Digital wallets offer many layers of security like encryption technology, passcodes, biometric security, and tokenization. Tokenization offers improved security by essentially taking all the sensitive card information and replacing it with a one-time use "token" which is what is provided during the transaction. Even if someone intercepts your card's token, they will be unable to use it will have expired, and it contains no personal information rendering it useless to the perpetrator.

Credit Cards: Credit cards are the next most popular online payment method. Credit cards offer features like encryption and fraud protection to help keep your personal information secure. In addition, credit card users are protected by federal law and can only be liable for up to \$50 on fraudulent charges.

ACH payments: The Automated Clearing House (ACH) is a federally-regulated electronic network that facilitates money transfers from one bank to another. All U.S. banks can use ACH, and all you need to receive a transfer this way is a bank account and routing number. If you've ever received your paycheck via direct deposit, you've taken advantage of the ACH network. ACH payments go through clearinghouses that enforce strict regulations, making it a secure payment method. ACH also typically offers lower fees because it's all digital and eliminates many of the processing fees associated with cards or checks.

Contactless payment options: Contactless payments, such as tap-to-pay credit cards and mobile wallets, allow you to make safe, touch-free in-person payments using near-field communication (NFC) technology. This method utilizes tokenization to ensure that each transaction has a unique one-time use code to prevent counterfeit fraud and ensures that no customer data is part of the transaction.

Chip enabled credit cards: When contactless payments are not an option, consider using a chip-and-PIN credit card, also called an EMV enabled credit card. Instead of swiping your credit card to make a payment, you dip your card into the payment terminal instead. Sometimes, you may even be prompted to enter a PIN to verify card ownership. Credit cards that have a built-in EMV chip reduce fraud through tokenization. Chip cards generate unique codes for every transaction to better protect sensitive card data. Chip cards also much harder to clone than magnetic stripe cards.

Editorial Note: Opinions, analyses, reviews or recommendations expressed in this article are those of the Select editorial staff's alone, and have not been reviewed, approved or otherwise endorsed by any third party.

Visa Credit Cards

10.9% Fixed

No annual fee
Free Balance transfers
Personal and Local Service
Up to 10,000.00 limit
(upon qualification)
Able to make payments @
the Credit Union