

Our
Volunteers

Marcia Strike—President

Julio Aparcana-Douby—Vice President

Debbie Wright—Secretary/Treasurer

Steve Maine—Board Member

Toni Brown—Board Member

Aaron Simons—Board Member

Michelle Kuehn—Board Member

Pat Richardson—Supervisory
Committee Chair

Carolyn Williams—Supervisory
Committee

Rachel Crawford—Supervisory
Committee

Your Credit Union Staff

Kylee Smith—Manager

Cindy Griger—Loan Officer

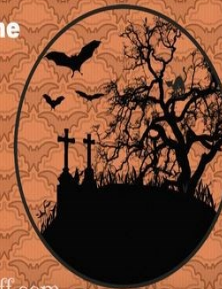
Kim Hastings—Operations

Carmella Sullens—MSR



Trick-Or-Treating Tips

- Children should always go out trick or treating accompanied by a responsible adult
- Plan a safe route so parents know where their older kids will be at all times.
- Instruct your children not to eat any treats until they bring them home to be examined by you.
- Instruct your child to never go into the home of a stranger or get into their car.
- Make sure your child carries a flashlight, glow stick or has reflective tape on their costume to make them more visible to cars.
- Some towns have a Trick Or Treating curfew know what yours is and make sure your children know, too.



familyloveandotherstuff.com



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New autos: 5.49%
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Autumn

WORD SEARCH

E	A	X	W	A	L	R	S	T	S	T	
T	K	W	Q	U	E	E	F	G	C	N	Y
F	B	O	O	T	S	F	A	E	I	D	L
H	A	E	A	R	C	I	L	S	K	A	I
M	F	E	O	E	A	P	L	S	C	S	E
A	W	H	H	E	P	U	M	P	K	I	N
S	I	H	K	A	R	B	E	T	P	R	D
E	A	A	N	E	Y	N	M	R	O	A	C
O	R	J	X	K	V	S	N	C	G	R	Q
H	L	E	A	F	S	C	A	R	F	I	O

SCARF	APPLE	BOOTS
TREE	FALL	RAKE
ACORN	PUMPKIN	PIE
HAY	SWEATER	LEAF

Holiday Closures

Columbus Day — Monday, October 9, 2023
Veterans Day — Friday, November 10, 2023
Thanksgiving Day — Thursday, November 23, 2023
Friday, November 24, 2023
Christmas Day — Monday, December 25, 2023
Tuesday, December 26, 2023
New Year's Day — Monday, January 1, 2024

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



Attention All Members:

Your family and those in your
household are eligible for
membership!
Have them come in and open
an account today.
Only \$5.00 to open a Share
Account!



ERROR RESOLUTION NOTICE

In case of errors or questions about your Electronic Transfers, telephone us at (541) 756-5746 or write us at 2438 Broadway, North Bend, Oregon 97459 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit Unions are
not-for-profit
organizations that
exist to serve their
members.

