

# ★ Our Volunteers ★

Marcia Strike—Board President

Julio Aparcana-Bouby—Vice President

Debbie Wright—Secretary/Treasurer

Clifford Gumm—Board Member ★

Marvin Caldera—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 Walsh-Headlee—MSR*



## Annual Meeting

## Was a SUCCESS!



Thank you  
To those who participated.

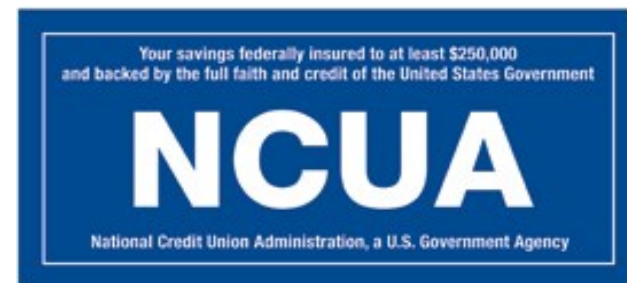


2438 Broadway  
North Bend, OR 97459  
(541) 756-5746

Fax: (541) 756-1244

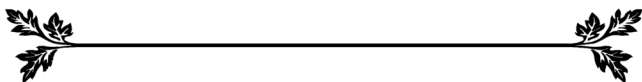
Toll Free: 1-877-558-4220

[www.southcoastilwufcu.com](http://www.southcoastilwufcu.com)



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

**Lobby Hours:**  
**Monday thru Friday**  
**9am to 5pm**



## FUN FACTS ABOUT SOUTH COAST ILWU FEDERAL CREDIT UNION

South Coast ILWU's building was built in 1996.

Before our new location, we were in the Hall building.

The credit union has 5 employees, all employees were born and raised in the area.

South Coast ILWU has 1,086 members.

A member is person who has there own Share account in their name. A joint account holder is NOT a member.



### Help Us Prevent Fraud!!

The success of fraud prevention depends on the cardholder verification process. It is critical that you provide accurate cardholder mailing address, email address, and telephone number information.



# Holiday Closures

Columbus Day — Monday, October 12, 2020

Veterans Day — Wednesday, November 11, 2020

Thanksgiving Day — Thursday, November 26, 2020  
Friday, November 27, 2020

Christmas Eve — Thursday, December 24, 2020  
Christmas Day — Friday, December 25, 2020

New Year's Day — Friday, January 1, 2021

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

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**Don't forget we are also closed on  
Friday, November 27, 2020  
in addition to Thanksgiving Day  
And  
for Christmas Eve  
Thursday, December 24, 2020.**

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**Our lobby is OPEN!**  
**No appointment required.**  
**Come see us today.**

## 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.