

Our Volunteers

Marvin Caldera—Board President

Julio Aparcana-Bouby—Vice President

Debbie Wright—Secretary/Treasurer

Clifford Gumm—Board Member ★

Marcia Strike—Board Member

Pat Richardson—Supervisory
Committee Chair

Carolyn Williams —Supervisory
Committee ★

Rachel Crawford—Supervisory
Committee ★

Your Credit Union Staff

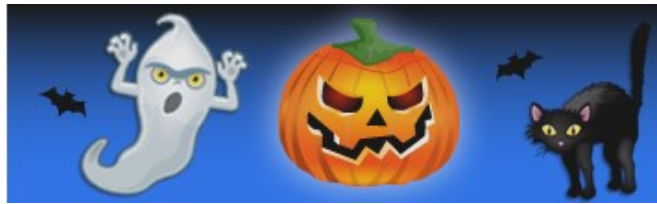
Julee Yoakam — Manager

Cindy Criger — Loan Officer

Kylee Smith — Operations

Kim Hastings — MSR

Tori Shelton — MSR



We hope you have a
SPOOKTACULAR



**We have money available for in-house
mortgages.**

**No lender fees
Comparable rates
80% of appraised value**

**Call or stop by today to talk to our
mortgage loan officer.**



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

Fax: (541) 756-1244

Toll Free: 1-877-558-4220

www.southcoastilwufcu.com

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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

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

The Annual meeting is fast approaching and we have some friendly reminders to help make this years Annual Meeting run smoother than ever.

Non-Members or members in poor standing are NOT allowed into the meeting. There will not be any exceptions. We have a limited amount of space, and the purpose of the meeting is to honor our members as well as educate our members on the credit union's growth.

1 BINGO card per member. It is not fair to our member's who are being honest and playing one card for the other member's playing multiple cards. Everyone deserves a fair chance at winning. Also, the age limit for member's to play BINGO is 2 and up.

Thank you for your attention to this matter. We are getting excited!



Loans!

Loans!

Loans!

Low Rates!

Match most rates!

Holiday Closures

Columbus Day — Monday, October 8, 2018

Veterans Day — Monday, November 12, 2018

Thanksgiving Day — Thursday, November 22, 2018
Friday, November 23, 2018

Christmas Day — Monday, December 24, 2018
Tuesday, December 25, 2018

New Year's Day — Tuesday, January 1, 2019

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

**Don't forget we are also closed on
Friday, November 23, 2018
in addition to Thanksgiving Day
And
for Christmas Eve
Monday, December 24, 2018.**



We make loans easy!
Loan turn around time is typically a day or 2.
We will help fill out the paperwork.

RVs
Cars
Boats
Trucks
Trailers
Signature Loans
Share Secued Loans
and more

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.