

Our Volunteers

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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



Fun Halloween Jokes & Facts

What plants like Halloween the most?
- Bam-BOO!

What's worse than being a five-ton witch on Halloween?
- Being her broom

Why do they put fences around graveyards?
- Because people are dying to get in!

What's a vampires favorite fruit?
- A necktarine!

Trick or Treat is made up of 13 letters

Tootsie Rolls were the first wrapped penny candy in
the United States

Candy Corn was originally known as "Chicken
Feed"



In what year will the next full moon occur during Halloween?
- 2020

In what country was the first written account of children using the phrase "trick or treat" on Halloween?
- Canada

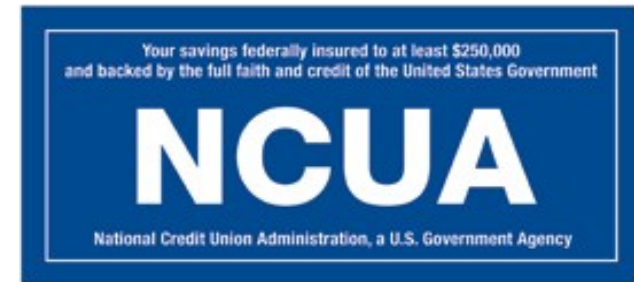


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Drive Up Hours:
Monday thru Friday
8:30am to 5pm

Lobby Hours:
Monday thru Friday
9am to 5pm

8 TIPS TO STOP ANNOYING ROBOCALLS

By Brandon Ballenger/MoneyTalks/News

In 2012 the FTC hosted a summit among industry leaders, consumer groups, tech experts, and policymakers to figure out how to stop these calls, but to no apparent effect. So here are some tips from the BBB and Monty Talks News. They're obviously not foolproof, but they're better than nothing.

1. Keep your number to yourself

You know how businesses ask for your number? If you don't have to give it, don't. "It is a tacit invitation for them to call that number or sell it to a third party," the BBB says.

2. Tell companies you use to buzz off

It's not illegal for a business to make marketing calls if you have a relationship with them. So read the terms and conditions for your purchases and services. Buried in those agreements might be a clause agreeing to these calls. If

you find out too late that you agreed to their spam, you can still stop it by specific request. Call them, keep record of the date you made the request, and follow up with the FTC if

the business keeps harassing you.

3. Hang up right away

"There is nothing to gain from attempting to reason with people behind the calls," the BBB says. Contact your service provider to see if they have free blocking services but be warned: Your caller ID might show the wrong number because the latest technology can fool your service.

4. Don't press numbers

Does pressing the right numbers really take you off the list? The BBB says no, you're actually making it worse: "By pressing a number, you are confirming that someone is actually responding to the call, and you will likely receive more of them,"

5. Get on the Do Not Call Registry

Sign up for the National Do Not Call Registry. It's free, your number is never taken off the list, and it will at least stop the law-abiding solicitors. It's for both cell phones and landlines.

6. File a complaint

If you've been on the Do Not Call Registry for a month or longer and still get calls, file a complaint with the FTC. If the call comes from an identifiable business, you should

also report it to the Better Business Bureau.

7. Use a free service that blocks all



Holiday Closures

Columbus Day — Monday, October 14, 2019

Veterans Day — Monday, November 11, 2019

Thanksgiving Day — Thursday, November 28, 2019
Friday, November 29, 2019

Christmas Eve — Wednesday, December 24, 2019
Christmas Day — Tuesday, December 25, 2019

New Year's Day — Wednesday, January 1, 2020

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

**Don't forget we are also closed on
Friday, November 29, 2019
in addition to Thanksgiving Day
And
for Christmas Eve
Tuesday, December 24, 2019.**



The Annual Meeting is fast approaching and we have some friendly reminders to help make next 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 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 members' who are 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!

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.