

# 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*



# Annual Meeting

# Was a SUCCESS!



Thank you  
To those who participated.



2438 Broadway  
North Bend, OR 97459  
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Fax: (541) 756-1244

Toll Free: 1-877-558-4220

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# 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



# Loan Rate



# Special

**NEW AND USED AUTOS:**

**2.49%**

**UP TO 84 MONTHS**

**NEW AND USED RVs & BOATS:**

**4.99%**

**UP TO 180 MONTHS**

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**Autumn Word Search**

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

ACORN	FAMILY	SCARECROW
APPLE CIDER	HAYRIDE	SMORES
AUTUMN	LEAVES	TURKEY
BONFIRE	PUMPKIN	THANKS

# Holiday Closures

Columbus Day — Monday, October 11, 2021

Veterans Day — Thursday, November 11, 2021

Thanksgiving Day — Thursday, November 25, 2021  
Friday, November 26, 2021

Christmas Eve — Thursday, December 23, 2021  
Christmas Day — Friday, December 24, 2021

New Year's Day — Friday, December 31, 2021

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

**Don't forget we are also closed on  
Friday, November 27, 2021  
in addition to Thanksgiving Day  
And  
for Christmas  
Thursday, December 23, 2021.  
in addition to December 24, 2021**



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



## 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.