



## Our Volunteers

Stephen Maine-President

Marcia Strike—Vice President

Debbie Wright—Secretary/Treasurer

Julio Aparcana-Bouby-Board Member

Toni Brown—Board Member

Aaron Simons-Board Member

Robert Dillard-Board Member

Pat Richardson-Supervisory  
Committee Chair

Carolyn Williams-Supervisory  
Committee

Amy Maine—Supervisory Committee

## Your Credit Union Staff

Kylee Smith — Manager/CEO

Cindy Criger — Loan Officer

Kim Hastings — Operations

Carmella Sullens — MSR



## Remote Deposit Capture

Due to federal regulations you must endorse the original paper check with your name followed by, "FOR SOUTH COAST ILWU FCU MOBILE DEPOSIT ONLY". If your mobile checks are not endorsed as stated above, we by federal law, are required to return your deposit.



## Attention All Members:



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

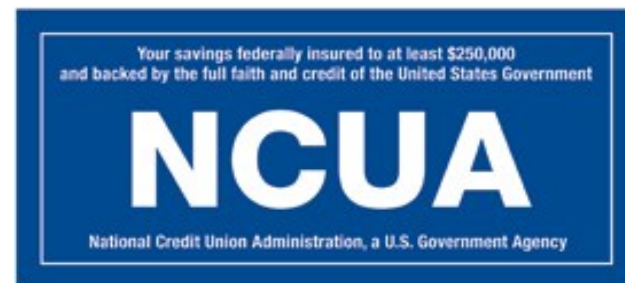


2438 Broadway  
North Bend, OR 97459  
(541) 756-5746

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

# SPOOKY HALLOWEEN WORD SEARCH

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

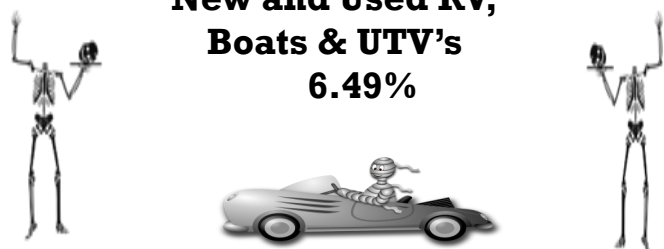
- bats
- candy
- ghost
- magic
- spooky
- costume
- goblins
- haunted
- October
- pumpkin
- witches
- vampires
- halloween
- jackolantern
- trickortreat



We make loans easy & have low  
interest rates. Offered a better rate?...  
ask us about matching interest  
rates & terms. Call us today!

**New Autos: 5.49%**  
**Used Autos: 5.99%**

**New and Used RV,  
Boats & UTV's  
6.49%**



## Holiday Closures



Columbus Day — Monday, October 13, 2025



Veterans Day — Tuesday, November 11, 2025

Thanksgiving Day — Thursday, November 27, 2025  
Friday, November 28, 2025

Christmas Eve — Wednesday, December 24, 2025  
Christmas Day — Thursday, December 25, 2025

New Year's Day — Thursday, January 1, 2026



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

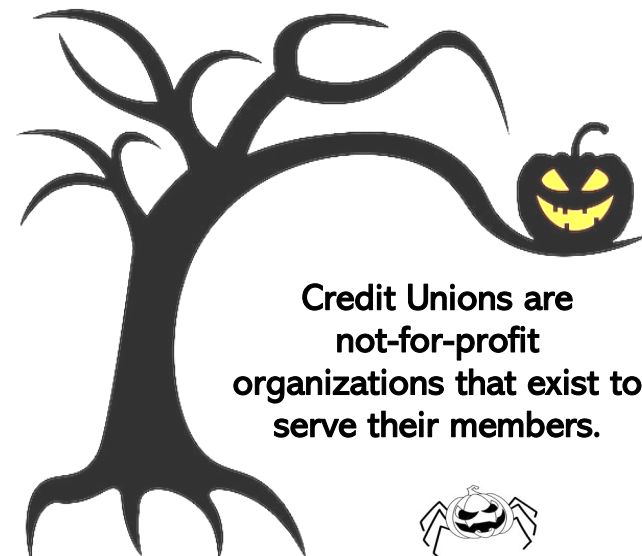


## ERROR RESOLUTION NOTICE

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.

## SPOOKTACULAR!



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

