

# 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



# Don't Forget About the Scholarships

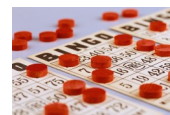
Starting January 1st members can apply for the two \$1,000.00 scholarships. The application is due by May 1, 2019. To pick up an application stop by the credit union, or call us at (541) 756-5746 and we will happily send you one. You can also print out an application through our website: [www.southcoastilwufcu.com](http://www.southcoastilwufcu.com)

# Annual Meeting!!

Be on the lookout for your invitation to our Annual Meeting.

## Coming in March

Due to limited space, members of the credit union are the only ones able to come and participate. Please encourage your family to join. Must have your account opened by February 11, 2019.



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**



**South Coast ILWU  
Federal Credit Union is  
now a smoke free  
establishment. Smoking  
any where on the property  
is no longer allowed.  
Thank you for your  
consideration.**

### Stay Protected Online

Here are some tips your members can use to avoid becoming a victim of cybercrime:

- \* Do not respond to unsolicited spam email.
- \* Understand the risks of using unsecured or public wireless networks. If it's open to the public, it's possible that your personal information or your computer could be compromised.
- \* Be cautious of email claiming to contain pictures in attached files, as they files may contain viruses. Only open attachments from known senders. Scan the attachments for viruses if possible.
- \* When shopping online look for the padlock. Secured websites will have an icon of a locked padlock that appears, typically in the status bar at the bottom of your web browser, or right next to the URL in the address bar, depending on the internet browser you use. Don't enter your personal or credit card information into a website if that icon isn't present.
- \* Never put your credit card information in an email.
- \* Do not click on links contained within an unsolicited email.
- \* Always compare the link in the email to the web address link you are directed to and determine if they match.
- \* Log directly onto the official website for the business identified in the email, instead of linking to it from an unsolicited email.
- \* Contact the actual business that supposedly sent the email to verify if the email is genuine.
- \* If you are asked to act quickly, or there is an emergency, it may be a scam. Fraudsters create a sense of urgency to get their victims to act quickly.
- \* Verify any requests for personal information from any business or financial institution by contacting them directly using their main contact information.
- \* If you see something, say something. Report possible cybercrime to the FBI; <http://www.ic3.gov?default.aspx>.

Information provided by: The NCUA Report



## Holiday Closures

**Martin Luther King Jr.—Monday, January 21, 2019**

**Washington's Birthday—Monday, February 18, 2019**

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



### Mission Statement

The mission of South Coast ILWU Federal Credit Union is to provide cost effective, quality financial services to local union members and their families. We strive to provide exceptional service in a family-like atmosphere.



**Have you  
moved?**

It is very important to update your contact information with the credit union. This avoids unwanted headaches for you as well as for us, not to mention possible fees. Don't forget to change your phone number with us either. Federal regulations require us to have an up to date mailing address and physical address.

### Friendly Reminder:

Any deposits, loan payments, or withdrawals received after 2:00 pm may not be posted to your account until the next business day.



**Visa Credit Cards**  
**10.9% Fixed**

No annual fee  
Free Balance transfers  
Personal and Local Service  
Up to 10,000.00 limit (upon qualification)  
Able to make payments @ the Credit Union

**Happy  
Holidays**

