



NEWSLETTER

A quarterly publication for our member/owners

Fourth Quarter 2017

We're feeling good at Shell Western States FCU

We start the fourth quarter with a flurry of feel good activities, great rates and loan promotions. We hope you take note and get involved as appropriate.

Hopefully, you caught us even before the quarter started on September 23 at the Martinez Chamber of Commerce's annual **Martinis on the Plaza** gala, celebrating the official birthplace of the martini and the rich history of bayside Martinez!

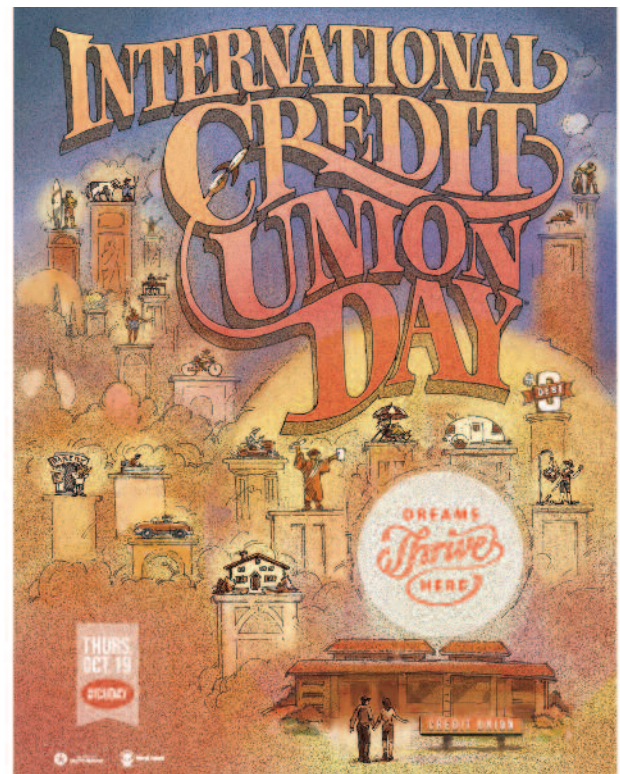
On September 30 we were at the dinner to support the **Martinez 5k and 10k Education Run** and then, the next morning, had a team that ran, walked, or perhaps crawled to the finish line.

There's more:

- On October 14 your credit union will once again celebrate the rich past of our area by sponsoring the Gaylon Jones Jr. **Martinez Historical Society Home Tour**. Visit <http://martinezhometour.com> for information about the tour, including how to buy tickets.

- On October 15 we are involved, with Community Focus, in the **Halloween Costume Photo Contest**. Prizes will be awarded for overall, funniest, scariest, cutest, and most original.

- On October 19 we will join credit unions from around the world to celebrate our great and enduring mantra of "people helping people" for **International Credit Union Day**. We will be sporting snazzy tee shirts and provid-



ing flavored popcorn and root beer floats at our credit union office.

- The entire month of October is **Breast Cancer Awareness Month**. Come by our office and see if we really look "Pretty in Pink" – even the tough guys. Please stop by for a bracelet, a pin, or just a butter mint to make a donation to this very worthy cause.

Also, remember that you

no longer need to be a Shell employee to join our credit union family. Tell a friend that if they live, work, go to school, or worship in Martinez or Pacheco they can become a member, too.

In addition to our community involvement, Q4 services feature great VISA rates, a reward program, and a balance-transfer option.

Continued on next page

An advertisement for mortgage loans. It features a background of a wooden wall with a large white key and a red house-shaped tag. Text boxes include: 'NEED A 15 OR 30-YEAR MORTGAGE LOAN?', 'SWSFCU has amazing rates and terms!', and 'Call us today for a quote!'.



Feeling good

Continued from front page

For us, relationship is the name of the game, and we will always strive to accommodate loan needs to our members and to help them maintain, or improve, their financial health.

Note that we also have great rates for vehicles, personal loans, and mortgages.

On the deposit side we are offering not only above-market share rates, but also timed certificates that are quite attractive. On October 1 we will be introducing a new money-market account.

Come in and speak to one of our friendly representatives, or give us a call at (925) 228-4545.

Free credit reports online

O rder a FREE credit report from the three major credit bureaus — Equifax, Experian, and TransUnion. Go to www.annualcreditreport.com, or call 877-322-8228 and follow the telephone prompts.

Under federal law, our credit union may report information about your loan to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

WIN \$25!
JUST FIND YOUR NAME!
We've hidden four members' names in this newsletter. If you find yours, call us and win \$25.

Traveling during the holidays?

T he holidays will soon be upon us, and if you have a credit card or debit card with Shell Western States FCU, we ask that you notify member services if you Virginia Anthony will be traveling.

We want to be prepared to serve you should there be any issues during your travel.

Save time!
Check out our website at www.swsfcu.net
Check out promotions, CU information, and the great rates we have provided for you on our VISA, Real Estate, Vehicle, and Personal Loan products!

Enter our Christmas contest for kids 12 and under and win a holiday prize!



We're giving away presents this year!

Stop by the credit union beginning Friday, December 1, Jada Doctor, to enter the drawing for a holiday prize.

The drawing will be held December 18.

Go green — bank online

Sign up today for online banking. All members' statements are now available electronically through online banking. Take advantage of this easy way to do your banking and get up-to-the-minute financial information.

YOU DESERVE THE BEST IN LIFE...AND IN CREDIT CARDS!

SWSFCU can help you with that!
Check out our Visa Card lineup today.

With our **low rates** and **no fee balance transfers**, we have one of the best selections around with rates that beat major banks and credit unions.



Rates as low as
7.90% APR*

With **no annual fee**, **limits up to \$20,000** and the chance to transfer your balance to a card that will save you money, we've got the card for you!



Rewards for All!
Visa Rewards Program

Whenever you make purchases, you'll accrue points to use for travel, merchandise, gift cards and more! Signing up is easy, visit www.SWSFCU.org/rewards.

QUESTIONS? (925) 228-4545

READY TO APPLY?

We've got an easy online application for you! Call us at (925) 228-4545 or visit www.SWSFCU.org/visa today!

NO FEE BALANCE TRANSFERS!

Our low rate cards will help you save money from the start! Contact our friendly loan staff to get started.



WWW.SWSFCU.ORG

*APR=Annual Percentage Rate. Loan amount and terms subject to approval; your rate may be different depending on loan amount, term, credit score and other factors. Your rate will be disclosed prior to funding. Rates are subject to change. Federally Insured by NCUA. Equal Housing Lender.

Send us a new member and you'll be entered into our quarterly drawing for \$100! The more members you send, the more chances you have to win!*

**Drawing will be held the last business day of each quarter. Winners will be notified by phone or e mail. Additional restrictions may apply.*

FUN 'n GAMES ...

Airplane Action

The leftover letters will reveal some lyrics from a song by Frank Sinatra, appropriate for the upcoming holiday season.

Print your name on the side of the puzzle, then put your solution in an envelope with your name and daytime phone printed on the outside (so we can draw one winner from all the correct entries). Bring us your entry or mail it back in another envelope.

NOTE: Participation in this game authorizes release of your name in our promotional materials, such as our newsletters.

THE RULES: All the words listed on the list below appear vertically, horizontally, diagonally, or backwards in the box. Circle or draw a line through the words you find and cross out those words in the list. The remaining letters spell out our message to you.

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

ATMOSPHERE, BRAKES,
CARGO, COMMERCIAL,
CONTROL, COURSE,
DIRECTION, DISTANCE,
ELEVATORS, ENGINE,
FRICTION,
INSTRUMENTS, LIFT,
MILITARY, MOTION,
MOVIE, NAVIGATE, NOSE,
PASSENGERS,
PROPELLER, RUDDER,
SEATS, SPACE, SPEED,
STABILIZERS,
SUPERSONIC, TANKS,
THRUST, TRAINING,
TRAVEL, WEIGHT,
WHEELS

Last issue's solution: *Thousands of ants live on top of it. Corey Kappenstein.*

And the winners are...

Reina Harrington was the only one of four members who found their names hidden in last quarter's newsletter. She won \$25.

Marie Rankin won our drawing in the Fun 'n Games contest, and will receive a \$25 VISA gift card.

We've got another puzzle and four more hidden names in this issue. Good luck!

**CHECK YOUR QUARTERLY STATEMENT
FOR THIRD-QUARTER DIVIDENDS.**



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Columbus Day	October 9
Veterans Day	November 10
Thanksgiving	November 23/24
Christmas Day	December 25
New Year's Day	January 1

Shell Western States Federal Credit Union

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Martinez, CA 94553

PHONE: (925) 228-4545

PLANT PHONE: 3600

FAX: (925) 228-0770

AUDIO-RESPONSE (24/7):

1 (800) 448-4081

WEB: www.swsfcu.org

BOARD OF DIRECTORS

Chairperson: Johnny Chatman

Vice Chairperson: Jim McSorley

Board Treasurer: Charles Williams

Secretary: Fred Crum

Loan Officer: Tim Tomko

SUPERVISORY COMMITTEE

Anne Randall (Chairperson), Gerald Fox, Debbie Long.

MANAGEMENT/STAFF

CEO: Rod Garza

CFO: Alfredo Gelasio

Branch Manager: MJ Bacani

Loan Officer: Julie Gaspar

Loan Officer: Lori Hubbard

Member Services: Wendy Ledezma

Member Services: Teresa Lozano

Member Services: Briana Frakes

Member Services: Yesenia Varela

IT Manager: Remus Magwili

Accounting Specialist: Valerie Jimenez

Your savings are federally insured to \$250,000 by the

National Credit Union Administration, (NCUA), a U.S. Government Agency.

Your IRA investments are insured to an additional \$250,000.



EQUAL HOUSING
LENDER