



NEWSLETTER

A quarterly publication for our member/owners

Fourth Quarter 2020

SWSFCU doing well amid bizarre, unpredictable scenario

By Rod Garza
Chief Executive Officer

The year 2020 has been an unbelievably chaotic moment in history.

Amid this chaos, your credit union is taking the opportunity to upgrade its system to give you the best possible banking experience. Our goal is to provide more integration, flexibility, and digital capabilities.

Your credit union is doing quite well, even though 2020 has unfolded into a bizarre, unpredictable scenario.

As we know, early indications of a bad flu season snowballed into the full-blown, worldwide pandemic that ruined economies, increased unemployment, and made a shambles of the oil and auto industries.

As the realities of COVID-19 took hold, it was dreadfully obvious that this was going to be something special. In an unprecedented move, the Fed conducted two emergency meetings in March to reduce the interest rate back down to 0%.

Not to be outdone, our country's ever-simmering frustration with hate and racial injustice exploded into demonstrations and social disobedience all over the country.

It makes me think of the Shemekia Copeland song, my mantra, "Ain't got time to hate!"

I think that unless we can rediscover our balance of mutual respect, partnership, and forgiveness, the very thing we dread most will grow like a cancer.

We at the credit union choose to take a more positive stance. We are upgrading the entire system to be able to provide you the member experience you deserve.

We continue to be involved with the Martinez Chamber of Commerce, we are still involved with the Martinez Historical Society, and we are still involved with this year's virtual Run for Education.

Meanwhile, your credit union, Daniel Elkins, has gone back to regular hours (8:30 a.m. to 5 p.m., Monday thru Friday) and again offers notary service, while continuing to protect our members with constant cleaning, masks, gloves, and plastic barriers.

We have taken advantage of the low-rate environment to help several of our members get super low mortgage refinancing. We have also continued to make low-rate signature loans available, loan modifications as needed, and extremely attractive auto and VISA promotions.

Both the current auto promotion and the VISA introductory balance transfer promotion feature the lowest pricing we have ever offered.

No Balance Transfer Fees!
VISA Credit Cards

Check out our special low rate:
swsfcu.org/visa

Let us help you
PAVE THE WAY
for extra savings!

Visit swsfcu.org/auto to see
our lowest rate EVER offered!

“Our reason for being is that we are a member-owned financial institution that exists to help our members achieve their individual financial goals in a safe and sound environment.”

— SWSFCU mission statement —



October 15, 2020

Celebrate International Credit Union Day

Each year we come together to celebrate International Credit Union Day (ICU Day)® to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty.

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work, and share member Aida Fregoso experiences.

Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme **“Inspiring hope for a global community”** reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education, and support.

On October 15, 2020, join your global credit union family to celebrate the 72nd anniversary of ICU Day®!

Free credit reports online

Orders 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.

Please check your account balance

SWSFCU bylaws require members to keep \$25 minimum in their accounts. Some members are under this limit.

Please check your statement to make sure you meet the requirement.

Holiday Skip-A-Pay!

The holidays are approaching and you're probably wishing you could take the money normally applied to your monthly credit union loan payment and use it for holiday gifts, and perhaps travel to visit family.

SWSFCU's Winter Skip A Pay can let you do just that!

Come into the branch, Mathieu Wink, check our website, e mail, or phone to get information on how to apply to Skip A Payment in either November, December, or January.

***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.*

Congratulations to SWSFCU member Linda Velgus, who received \$100 for referring a new member to our credit union.

Breaking News We're Upgrading our System!



For the latest news:
[swsfcu.org/core](https://www.swsfcu.org/core)



Questions?
(925) 228-4545

About the System Upgrade

We want to give you the best possible banking experience, so we're pleased to announce we'll be upgrading our core processing system to make it easier and more convenient for you!

CREDIT UNION CLOSURE

Saturday, November 14 through Monday, November 16

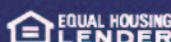
During this time, the following services will be impacted:

- Online Banking will be unavailable
- Online Bill Pay will be unavailable
- Mobile Banking app will be unavailable

All services will resume the morning of Tuesday, November 17, 2020.

Please keep an eye out for our emails, which we'll be sending regularly throughout the process!

Federally insured by
NCUA



WIN \$25!

We've hidden four members' names in this newsletter.
If you find yours, call us and win \$25.



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Columbus Day	October 12
Veterans Day	November 11
Thanksgiving	November 26-27
Christmas Day	December 25

FUN 'n GAMES ...

POLITICAL LIFE

The leftover letters will reveal a quote on politicians
by humorist Ken Hubbard

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.

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

ALERT, BALLOT, BUSY,
CALM, CAMPAIGN,
CANDIDATES, CITY,
CONSERVATIVE, DEBATE,
DEMOCRAT, ENDORSE,
FUND, GOVERNOR,
INDEPENDENT, LIBERAL,
MAYOR, OFFICE, PARTY,
PLAN, PLATFORM, PLEA,
POLL, RACE,
REPUBLICAN,
RESPONSIBLE, SERVE,
SPEECH, STATE,
STRATEGY, TASK, TERM,
TICKET, VOTER

Last issue's solution: "You can tell if his chips are moving."
Dennis Gorman

And the winners are...

Jennifer Perez and Teresa Saunders found their names hidden in last quarter's newsletter and won \$25 gift certificates. Four names are hidden in this newsletter.

Christina Shaw won our drawing in the Fun 'n Games contest, and received a \$25 VISA gift card.

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

Shell Western States Federal Credit Union

1700 Pacheco Boulevard
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

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Teller: Caitlin Sadler

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MSR II: Yesenia Varela

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Hobson

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.

