

Shell Western States Federal Credit Union

Money



New\$

A quarterly publication for our member/owners

October 2015

Shell Western States FCU is here for YOU!

By Rod Garza
Chief Executive Officer

At work, as in life, one occasionally needs to step back, smell the coffee, and decide what you stand for.

As the saying goes, "What do you want to be when you grow up?"

During the last weekend of August, your Board of Directors, the Supervisory Committee, and management got together for just such a moment to address the strategic direction of the credit union. We were lucky to have the perspective of a member who was actually there nearly 70 years ago when Rosie the Riveter was looking for a new job, scores of veterans had returned to Martinez to start their families, and the credit union was born.

So it wasn't surprising that, consistent with the original charter created so many years before, your board decided that the credit union exists "...to help our members achieve their individual financial goals in a safe and sound environment."

Understand that all actions and decisions at Shell Western States FCU reflect that the credit union is member-owned and managed.

The significance of this difference from banks and corporations is too often missed. Banks exist to benefit the pockets of their investors, while credit unions exist to help the financial well-being of their members.

Because we don't have to pay dividends to stockholders, we can usually pass on either higher divi-

dend rates to members or lower loan rates. Because the relationship is so much tighter, the credit union can often exercise more flexibility on loan deals.

At Shell Western States FCU we believe that (1) all people regardless of their financial status are individuals-not numbers; 2) all people should be treated with respect and dignity; 3) we should get to know our members and deliver products and services that are responsive to their individual needs; and 4) be committed to operating in a safe, sound, and ethical manner to protect our members' funds.

Remember, Lloyd Lawson, that Shell Western States FCU is community-chartered and, if you live, work, worship, or study in Martinez or Pacheco, you can belong.

So, stop in to say "Hi." Our friendly employees would love to help you, your family, and friends with all your

financial service needs.

As you are aware, we offer real estate, vehicle, and personal loans, as well as VISA and an array of savings products.

You can also make an appointment with our financial analyst to plan your retirement and/or investment package — at no charge.



Finance or Refinance your Vehicle, RV, Motorcycle or boat today and skip your first payment with
SHELL WESTERN STATES FEDERAL CREDIT UNION.

Call today!



**Shell Western States
Federal Credit Union**

925-228-4545 • 1700 Pacheco Blvd., Martinez CA 94553

Travel alert

If you have a credit card or debit card with Shell Western States FCU, we ask that you notify member services if you will be traveling.

Our purpose is to be prepared to serve you should there be any issues during your travel.

The credit union is now charging NON-MEMBERS a \$20 fee to cash checks received from our members. For NON-MEMBERS, the maximum amount is limited to \$1,000 per check.

Let us help you build your credit

Have credit problems now or in the past?

Shell Western States FCU has inaugurated a new credit-card program — The VISA Credit Builder — to help its members with low credit scores.

The VISA Credit Builder has a credit limit of \$500 and an interest rate of 12%-\$14.00% APR. See the chart at the right for VISA Credit Builder and other cards offered by your credit union.

New website coming

Shell Western States FCU is giving its website a makeover!

Coming by the end of 2015 will be an enhanced online presence for the credit union with several new, user-friendly features for our members.

This is just another way your credit union tries to put you — Jessica Freal, our member — first. Please let us know how we're doing

- Platinum — Up to \$15,000 for A & A+ credit
- Gold — Up to \$10,000 for B credit
- Classic — Up to \$6,000 for C credit
- Credit Builder — Up to \$500 offered for members who want to build their credit.

Current rates:

	740	690-739	640-689	640-659	620-639	<619
Zestima						
Rates-Purchases	7.90%	9.90%	10.92%	12.00%	14.00%	
Rates-Cash Advances	7.9%	9.9%	13.92%	14.00%	15.00%	
Maximum Amount	\$15,000	\$10,000	\$6,000		\$500	



Enter our annual Christmas Stocking contest

We're giving away the world's largest Christmas stocking again this year!

Stop by the credit union, Tina Sylvester, beginning Tuesday, December 1, to enter a drawing and win this fabulous holiday prize!

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 minimum requirement.



You can access your account 24 hours a day to check your balances, make transfers between your accounts, and make loan payments. Call today or visit our website and get set up for ONLINE BANKING.

CHECK YOUR QUARTERLY STATEMENT FOR THIRD-QUARTER DIVIDENDS.

Spread MEMBERSHIP today!

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 Debra O'Kennedy, who won \$100 in our latest drawing. The money has been deposited into her account.

(925) 228-4545/www.swsfcu.org

Are you taking advantage of ON-LINE BILL PAY via the SWSFCU WEBSITE? Check with us for details.

FUN 'n GAMES ...

Tailgate party

The leftover letters will spell out an American proverb that was inspired by a Biblical passage.

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 side 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.

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

ALUMNI, BARBECUE, BOOSTERS, CAMPER, CHAIRS, CHICKEN, FANS, FEAST, FOOD, FOOTBALL, FRIENDS, GAMES, GATHERING, GRILL, HAMBURGERS, HOT DOGS, MUSIC, OUTDOORS, PARKING LOT, PARTY, PRE-GAME, REFRESHMENTS, SANDWICHES, SAUSAGES, SOFT DRINKS, STADIUM, STEAKS, SUPPORTERS, TABLE, TENT, WINGS

Last issue's solution: *I know the nighttime/Is the right time/To be with the one you love.*

E-statements

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.

Free credit reports

Oder 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.

SWSFCU has great rates on all kinds of loans — autos, boats, motorcycles. real estate, unsecured, Share-secured.

As low as 2.9% for new autos.

Buying a house?

WE HAVE GREAT RATES AND GREAT OPTIONS AT SHELL WESTERN STATES FCU — AND WE LOOK FORWARD TO HELPING YOU SAVE MONEY. CALL OUR LOAN DEPARTMENT TODAY!

LOAN POLICY AND RATES

A+ and A rates listed. Must meet all underwriting criteria for these rates.

Maximum	APR	Term
VISA - with NO Annual Fee! Credit Builder: Up to \$500 credit limit Classic: Up to \$6,000 credit limit Classic: Cash Advance Gold: Purchase or Cash Advance Platinum: Purchase or Cash Advance (Call to see if you qualify for VISA GOLD or VISA PLATINUM)	14.00% 10.92% 13.9% 9.9% 7.9%	Revolving Revolving Revolving Revolving Revolving
Unsecured (Signature) Up to \$15,000, depending on risk score.	6.0%	12-36 mos.
New Auto 100% financing, upon approval of credit, including tax, license, breakdown insurance/warranty.	2.9%	24-84 mos.
Used Auto 100% financing, upon approval of credit, including tax, based on high Blue Book value.	3.0%	24-72 mos.
New Boat/RV 100% of purchase price, including tax and license.	5.0%	24-84 mos.
Used Boat/RV 100% financing, upon approval of credit, including tax, based on high Blue Book value.	5.0%	24-60 mos.
New Motorcycle 100% of purchase price, including tax and license. Exceeds \$14,000.	5.0%	24-60 mos.
Used Motorcycle 100% financing, upon approval of credit, including tax, based on high Blue Book value.	5.0%	24-60 mos.
Share Secured Unencumbered current Share Account balance.	****	120 mos. maximum
Real Estate Call for details.		Call for details
**** Rates adjusted quarterly. APR: Annual Percentage Rate. Rates Effective 5/15/15. Subject to change without notice.		



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING	
Veterans Day	November 11
Thanksgiving	November 26-27
Christmas Day	December 25
New Year's Day	January 1

WIN \$25!

JUST FIND YOUR NAME!

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

And the winners are...

Patricia Elliott and Janean Bell found their names hidden in last quarter's newsletter. They won \$25.

Claude Nave won our drawing in the Fun 'n Games contest, and will be enjoying a dinner for two at a fine local eatery.

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

Save time: Check out our website at www.swsfcu.org

Check your VISA information, all the great loans we offer (including a handy loan calculator), fill out a loan application, order your checks, and read lots of helpful and timely consumer information.



United
We Stand

Shell Western States Federal Credit Union

1700 Pacheco Boulevard • Martinez, CA 94553 • Mail Address: P.O. Box 456
 PHONE: (925) 228-4545 • PLANT PHONE: 3600 • FAX: (925) 228-0770
 AUDIO-RESPONSE (24/7): 1 (800) 448-4081 • WEB SITE: www.swsfcu.org

BOARD OF DIRECTORS

Chairperson	Johnny Chatman
Vice Chairperson	Jim McSorley
Board Treasurer	Fred Crum
Secretary	Charles Williams
Loan Officer	Vic Remorini

SUPERVISORY COMMITTEE

Tim Tomko (Chairperson), Anne Randall, Jon Marangoni.

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.



MANAGEMENT/STAFF

CEO	Rod Garza
COO	Lisa Sharman
CFO	Stacey Smor
Loan Officer	Julie Gaspar
Member Services	Wendy Ledezma
Member Services	Lori Hubbard
Member Services	Teresa Lozano
Member Services	Nancy Lytle
Member Services	Briana Frakes