

HAPPY ★ NEW YEAR

Money



New\$

A quarterly publication for our member/owners

January 2016

New year, new logo, new look!

By Rod Garza
Chief Executive Officer

The staff and volunteers of Shell Western States Federal Credit Union are thrilled to unveil a new look for our credit union.

In the next few months you will start seeing the new logo on our website, electronic services, branch signage, and other communications.

The "Phase in" is happening NOW in time to promote our quality products and services going into 2016.

We are committed to continuing the heritage of great rates and personalized service. The interlocking design represents our focus on relationships. (Can you find the "S"?)

We take great pride in being part of the Martinez/Pacheco community.

Recently, this message was well received by the Martinez Kiwanis, who were kind enough to invite me to one of their lunch meetings to discuss our credit union.

In line with this, our involvement in the last couple of months has included the *Community Focus* magazine, *Martinez News-Gazette*, Martinez Directory 2015-2017, a Holiday Ice Skating Rink banner, Martinez Historical Society Home Tour, Shell 100-year Anniversary celebration, Alhambra High Girls' Softball team, the King of the County Bar-B-Que and various Chamber of Commerce mixers.

We have also been

involved with philanthropic activities such as the Food Bank of Contra Costa and Solano, Breast Cancer Research Month, and the "People helping People" International Credit Union Day.

Remember to give to the food bank during this holiday season and throughout the year. For your convenience, we have a Food Bank barrel at our office at 1700 Pacheco Blvd. We also have a special account set up if you want to donate cash. Please stop by and drop off your donation.



ROD GARZA

MARK YOUR CALENDAR: The 2016 Shell Western States FCU Annual Meeting will be the afternoon of Saturday, March 19. It will include a catered meal at the Shell Refinery Clubhouse. Tickets will go on sale in January. Martha Perez

NOTICE: THE CREDIT UNION WILL BE DISCONTINUING ITS POST OFFICE BOX AT THE END OF 2016.



Budget now for a successful financial year

If you used this form last year, now is a great time to update your financial data, John Rippee, and see how much you improved from 2014.

If you didn't use this form last year, take the time to log

in 2015's financial information and compare it to 2016 this time next year.

Call us if you need financial planning assistance. We're here to help you enjoy a healthier financial future!

MONTHLY INCOME

Yourself:

Gross salary \$ _____
 Less deductions \$ _____
 (federal/state/city taxes, FICA, medical/dental, etc.)
 Take-home pay \$ _____

Spouse:

Gross salary \$ _____
 Less deductions \$ _____
 Take-home pay \$ _____
 Commissions, tips, bonuses \$ _____
 New profit from any second business,
 farm, trade, rentals, sale of assets,
 other \$ _____
 Interest/dividends from savings,
 bonds, stocks, notes, CDs, other \$ _____
 Income from alimony, child
 support, maintenance \$ _____
 Social Security, annuities, pensions,
 veteran's benefits, other \$ _____
 Life insurance, disability,
 unemployment benefits \$ _____
 Income from trusts, royalties,
 residuals, others \$ _____
 Other income \$ _____
TOTAL INCOME \$ _____

RESULTS

TOTAL INCOME \$ _____
 Less
TOTAL EXPENSES \$ _____
 (fixed and variable)
**AMOUNT AVAILABLE FOR SAVINGS,
 INVESTMENTS OR DEBT PAYMENTS**
 \$ _____

MONTHLY FIXED EXPENSES

Rent or mortgage payments \$ _____
 Other real estate payments \$ _____
 (second mortgage, home improvement loan,
 vacation home, homeowner association fees,
 assessments, other) \$ _____
 Taxes (federal/state/city) \$ _____
 Other taxes (property, gift, estate, past
 vehicle loans (auto, RV, boat, cycle, other) \$ _____
 Other loans (credit lines, personal debts,
 furniture, appliances, other) \$ _____
 Insurance premiums (homeowner, renter,
 vehicle, personal property, health, life,
 disability, other) \$ _____
 Support/Maintenance (child care/support,
 pet care, alimony, relatives, other) \$ _____
 Tuition, memberships, contributions, dues \$ _____
 Short-term savings (money market,
 Christmas/Vacation Club, other) \$ _____
 Long-term savings (employer or
 private pension, IRA, SEP-IRA, Keogh, etc.) \$ _____
 Investments (stocks, real estate, other) \$ _____
 Other \$ _____

TOTAL FIXED EXPENSES \$ _____

MONTHLY VARIABLE EXPENSES

Utilities \$ _____
 Charge accounts, credit cards \$ _____
 Medical, dental, medications, convalescent
 care, (not covered by employer insurance) \$ _____
 Transportation (vehicle upkeep, fuel, repairs,
 license, parking, bus, train, tolls) \$ _____
 Home/garden maintenance, repairs,
 supplies \$ _____
 Food/beverages: at and away from home \$ _____
 Personal maintenance (clothing, laundry,
 cleaning, hair salon/barber, health/beauty
 products, self improvement, pocket money,
 allowances, other) \$ _____
 Miscellaneous (church, political,
 charitable, recreation/entertainment
 [including movies, books, newspapers,
 magazines, CDs, DVDs, etc.], education,
 gifts, sports, hobbies, postage, other) \$ _____
 Unreimbursed business expenses \$ _____

TOTAL VARIABLE EXPENSES \$ _____

TOTAL FIXED AND VARIABLE EXPENSES

\$ _____



United We Stand



You should know...

- The credit union is 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.
- SWSFCU debit cards may be used at any Co-op or STAR Network ATM with no fee.
- **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!
- Free credit reports are available 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.
- 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.

Christmas stocking contest winner to be announced in April

The winner of our World's Largest Christmas Stocking Contest was drawn on December 21 and will be announced in our April 2016 newsletter.

Our thanks to everyone who entered our annual contest drawing to win this fabulous holiday prize.

CHECK YOUR QUARTERLY STATEMENT FOR FOURTH-QUARTER DIVIDENDS.

FUN 'n GAMES ...

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

AS THE CROW FLIES

The leftover letters will reveal a quote by humorist Dave Barry on the Carpenters's popular song, "Close to You."

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.

BOBWHITE, BUNTING, CANARY, CHICKADEE, DOVE, DUCK, EAGLE, EGRET, FALCON, FINCH, GOOSE, GROUSE, HAWK, HUMMINGBIRD, KESTREL, KINGFISHER, ORIOLE, OSPREY, PARROT, PHEASANT, PIGEON, QUAIL, ROBIN, SANDPIPER, SPARROW, STARLING, STORK, TERN, WARBLER, WHIPPORWILL

Last issue's solution: *Eat, drink, and be merry, for tomorrow we may die. Jeffrey Acorn*



And the winners are...

Lloyd Lawson, Jessica Freel, Priscilla Perez, and Tina Sylvester found their names hidden in last quarter's newsletter. They won \$25. Lucille Bennett 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, Juanita Zuniga, and four more hidden names in this issue. Good luck!

LOAN POLICY AND RATES

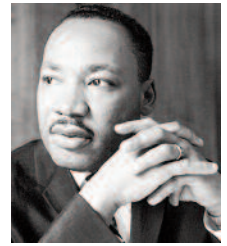
A+ and A rates listed. Must meet all underwriting criteria for these rates.

<u>Maximum</u>	<u>APR</u>	<u>Term</u>
VISA - with NO Annual Fee! Platinum: Purchase or Cash Advance Gold: Purchase or Cash Advance Classic: Up to \$6,000 credit limit Classic: Cash Advance Credit Builder: Up to \$500 credit limit (Call to see if you qualify for VISA GOLD or VISA PLATINUM)	7.9% 9.9% 10.92% 13.9% 14.00%	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.		

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.

Upcoming Holidays



WE'LL JOIN YOU IN OBSERVING

Martin Luther King Jr. Day Jan. 18
 Presidents Day February 15

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: Fred Crum
 Secretary: Charles Williams
 Loan Officer: Vic Remorini

SUPERVISORY COMMITTEE

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

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

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