



NEWSLETTER

A quarterly publication for our member/owners

Third Quarter 2017

Apply now for lower-rate loans

Amidst worldwide political uncertainty the American economy continues to hold steady.

The Federal Open Market Committee (FOMC) recently raised the Fed Rate for the third time in six months, and is expected to continue that trend. This means you can expect generally higher loan rates.

We are committed to maintaining the best prices possible, but please understand that your credit union is not immune to market pressure.

It is our strategic goal to maintain mortgage, vehicle, and VISA prices at the current low levels, but they cannot remain that low forever. Therefore, try to take advantage of the great current rates while you can. We were able



to offer very attractive rates in the previous quarter, e.g.:

- 30-year fixed rate mortgages as low as 3.99%. (This has been a Contra Costa County low rate leader all year.);
- Vehicles loans as low as 2.90%. (Watch for our "Flash Promotion" holiday events

which will lower rates even further.); and

- VISA credit cards as low as 7.90%. (The rewards program is now available to all our credit-card holders, not just Platinum.).

In addition to great pricing, you will find our loan officers personable and prone to ren-

der extremely thoughtful consideration of your loan request.

We strive to find ways that will both accommodate solid underwriting (related to credit score, job stability, and ability to repay) with a solution that will most help you, our member.

We also consider the length and depth of our relationships, research personal history with SWSFCU, and evaluate each personal situation. Our assessment of character is very important and, in our opinion, is what makes the process work.

Check out our recent rates on our website or contact a loan officer at the branch.

Remember, we are your community credit union serving those who live, work, worship, or go to school in Martinez or Pacheco.

A photograph of a young man in a light blue shirt, smiling broadly and holding up a Visa credit card. He appears to be celebrating or happy.

GET REWARDED WITH AN SWSFCU VISA CARD!

All our Visa Cards now come with Rewards!

Apply Now and Get Rewarded!

A photograph of a hand holding a silver key with a red house-shaped tag attached. The background is a rustic wooden surface.

NEED A 15 OR 30-YEAR MORTGAGE LOAN?

SWSFCU has amazing rates and terms!

Call us today for a quote!



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.

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.

Great loan rates for credit-union members

SWSFCU has great rates on all kinds of loans — autos, boats, motorcycles, real estate, unsecured, share-secured. Check our website, Sarah Benker, for details.

WIN \$25!

JUST FIND YOUR NAME!

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

Spread credit union 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.

(925) 228-4545

www.swsfcu.org

Save time!

Check out our NEW website at www.swsfcu.org

Check your VISA information, all the great loans products and rates, (including a handy loan calculator), apply for loans, order checks, purchase discount tickets, and read lots of helpful consumer information.



Discounts to major area attractions available at your credit union

Discount tickets to **Six Flags Discovery Kingdom**, in Vallejo, are available on our our website now — www.swsfcu.org. Coming soon: Discount tickets to **Great America**, in Santa Clara, and **Waterworld** in Concord, also on our website.

Get on the Move

WITH AN SWSFCU AUTO LOAN!



Get A \$100 Gas Card When You Finance Your Loan With Us!

Purchase or refinance your new or used vehicle and get on the move with a full tank—on us! For a limited time, we're giving out \$100 gas cards* for approved vehicle loans.



**Get \$100 in
free gas!**



We have great rates and terms on our auto loans and we invite you to take advantage of this fantastic offer! Move your loan in the right direction and drive away with a great rate and a full tank!

Apply Online Now! www.SWSFCU.org/autos



Equal Housing
Lender

*\$100=1 year Percentage Rate. All loans subject to review and approval terms and conditions. All rates subject to change without notice. \$100 gas card will be available for all loans. Loans must be secured between July 1, 2017 and the close of business September 30, 2017. Gas card will be presented upon adjustment of auto loan. Existing SWSFCU auto loans are not eligible for this offer. This is a limited time offer and may be withdrawn at any time.

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 ...

On Top

The leftover letters will reveal a tidbit of trivia on one of the things you can find David Gardner atop the Empire State Building.

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.

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

ANTENNA, ANTLERS,
 ATMOSPHERE, ATTIC,
 AWNING, BASEBALL CAP,
 BEACON, BEDSPREAD,
 BELFRY, CARPET,
 CEILING, CHIMNEY,
 CREST, CROWN,
 CROW'S NEST, DOME,
 HELMET, HORNS, ICING,
 LID, LOFT, MAST,
 PENTHOUSE, ROOF,
 SHINGLES, SIGN,
 SLIPCOVER,
 SMOKESTACK, SPACE,
 SPIRE, SPOUT, STEEPLE,
 TABLECLOTH, TOPSOIL,
 TOWER, VANE, VEIL

Last issue's solution: *Jazz isn't dead, it just smells funny.*

And the winners are...

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

Harry Savage won our drawing in the Fun 'n Games contest, and will receive a Alfonso Paredes \$25 VISA gift card.

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

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



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Independence Day July 4
 Labor Day September 4

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

BOARD OF DIRECTORS

Chairperson: Johnny Chatman

Vice Chairperson: Jim McSorley

Board Treasurer: Fred Crum

Secretary: Charles Williams

Loan Officer: Tim Tomko

SUPERVISORY COMMITTEE

Anne Randall (Chairperson), Gerald Fox.

MANAGEMENT/STAFF

CEO: Rod Garza

CFO: Stacey Smor

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: Peter Yi

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