

★ Happy Halloween

Our Volunteers

Stephen Maine-President

Marcia Strike—Vice President

Debbie Wright—Secretary/Treasurer

Julio Aparcana-Bouby-Board Member

Toni Brown—Board Member ★

Aaron Simons-Board Member

Robert Dillard-Board Member

Pat Richardson-Supervisory Committee Chair ★

Carolyn Williams-Supervisory Committee

Amy Maine—Supervisory Committee

Your Credit Union Staff

Kylee Smith — Manager

Cindy Criger — Loan Officer

Kim Hastings — Operations ★

Carmella Sullens — MSR

Renaë Holmes — MSR

We hope
your Halloween is
SPOOKTACULAR!



Attention All Members:

Your family and those in your household are eligible for membership. Have them open an account today.

Only \$5.00 to open a Share account.



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North Bend, OR 97459
(541) 756-5746

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www.southcoastilwufcu.com

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Drive Up Hours:
Monday thru Friday
8:30am to 5pm

Lobby Hours:
Monday thru Friday
9am to 5pm

FALL WORDS

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

AUTUMN
 HARVEST
 PUMPKINS
 THANKSGIVING
 HALLOWEEN

LEAVES
 SQUASH
 FALL
 HAYSTACK
 RAKE



Holiday Closures

Columbus Day — Monday, October 14, 2024

Veterans Day — Monday, November 11, 2024

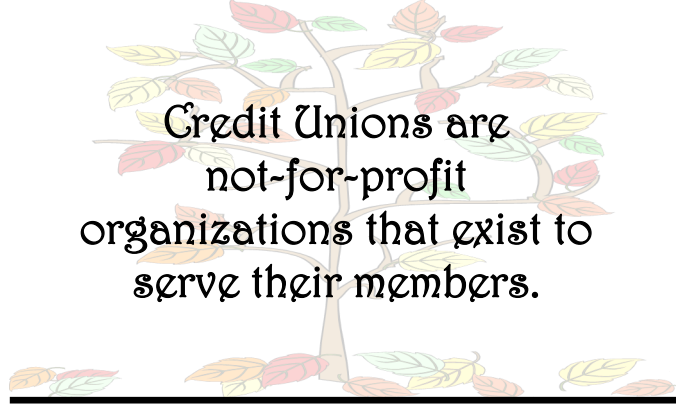
Thanksgiving Day — Thursday, November 28, 2024
 Friday, November 29, 2024

Christmas Eve — Tuesday, December 24, 2024
 Christmas Day — Wednesday, December 25, 2024

New Year's Day — Wednesday, January 1, 2025

*Don't forget about our drop
 box located in the front lobby.

Credit Unions are
 not-for-profit
 organizations that exist to
 serve their members.



NEW AUTOS: 5.49%
USED AUTOS: 5.99%
UP TO 84 MONTHS

NEW AND USED RVs, ATVs,
UTVs & BOATS: 6.49%
UP TO 180 MONTHS
APPLY TODAY!



ERROR RESOLUTION NOTICE

In case of errors or questions about your Electronic Transfers, telephone us at (541) 756-5746 or write us at 2438 Broadway, North Bend, Oregon 97459 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
- If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HAPPY
Thanksgiving!



Pay

Pay

Simply download the app & setup!