

April is a time for growth

Our Volunteers



Stephen Maine — President

Marcia Strike—Vice President

Debbie Wright—Secretary/ Treasurer

Julio Aparcana-Bouby—Board Member

Aaron Simons—Board Member

Toni Brown—Board Member

Robert Dillard—Board Member



Pat Richardson—Supervisory
Committee Chair

Carolyn Williams—Supervisory Committee

Amy Maine—Supervisory Committee



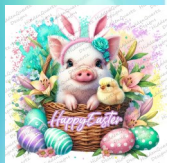
Your Credit Union Staff

Kylee Smith — Manager/CEO

Cindy Criger — Loan Officer

Kim Hastings — Operations

Carmella Sullens —MSR



Annual Meeting was a HUGE Success!

We had a great turn out this year. Thank you to all of our members who stayed after to help clean up.

Remember: if you are not a member (you don't have your own Share account) you cannot attend.

All eligible union members, and family will have an opportunity to join before the next annual meeting.

Or they can always join now!
See you next year!

Scholarships



DON'T FORGET



Starting January 1st, members can apply for the two \$1,000.00 scholarships.

The application is due by May 1, 2025. To pick up an application stop by the credit union, or you can print out an application through our website:

www.southcoastilwufcu.com

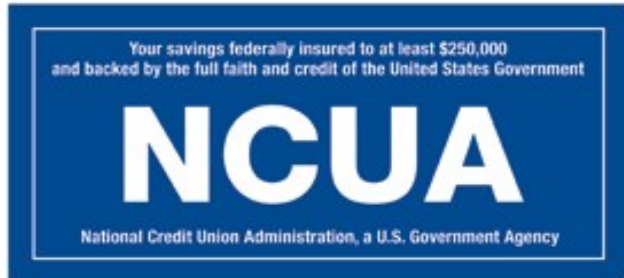


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www.southcoastilwufcu.com



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

Lobby Hours:
Monday thru Friday
9am to 5pm

“Pay” It Safe When Out and About
 Whether you are running errands or just out for fun, be vigilant about payment card safety. Follow these tips to avoid identity theft and card fraud when you are out.

- Keep a sharp eye on the person you're paying. Make sure that person is not holding anything like a portable skimmer and that your card doesn't leave your sight. When you receive your card back, double check that it is indeed yours and was not swapped for another.
- Insist on privacy when entering a PIN. Watch out for shoulder surfers.
- Check sales vouchers carefully before signing.
- Never leave a line blank on a receipt. Draw a squiggly line through any blank spaces to prevent an unwanted amount being added.
- Be sure a transaction is complete before you walk or drive away from an ATM machine.
- Always take card sales receipts or ATM transaction slip. Never leave them near the ATM or sales terminal. Save them to compare against account statements. Shred them when no longer needed.
- When eating at a restaurant, ask to pay your bill up front at the sales terminal instead of giving your credit card to a server or use the tablet on the table to pay it if there is one.
- Consider using Apple Pay or Google Pay with your mobile device. Cashiers can't see your card number, and the process is secure.
- Consider using RFID-blocking card carriers and protectors. RFID stands for Radio Frequency Identification. Although rare skimming devices can scan, read, and capture information from payment cards embedded with RFID tags just by being near them.
- Be extremely careful with your mobile phone or other device that you would use to make payments. Mobile payment services and bank apps link your accounts and/or credit and debit cards. This technology offers great convenience, but not risk free. Make sure that you:

- ✓ Never keep your phone out of your sight.
- ✓ Use every available security feature and system.
- ✓ Keep your device's operating system and applications updated to get the latest security features.
- ✓ Choose hard to guess PINS & passcodes; enter them unobserved.
- ✓ Always sign out when finished with a transaction.
- ✓ Use your phone's biometric security methods, such as touch ID or Face ID.



HOLIDAY CLOSURES

Memorial Day — Monday, May 26, 2025
 Juneteenth — Thursday, June 19, 2025
 Independence Day — Friday, July 4, 2025
 & Monday, July 7, 2025

**Don't Forget about
the drop box
in the lobby,
AVAILABLE 24/7**

Autos — New 5.49%
and Used 5.99%

RV, Boats & UTV's
New and Used
6.49%

Debit & ATM Card Reminder

Debit cards and ATM cards have daily limits for withdrawals and POS transactions. The limits are as follows:

Debit Card POS limit: \$1,000.00
ATM withdrawal limit: \$500.00

These limits are for our member's protection in case of a lost or stolen card. However, debit card POS limits are not permanent. If you know that you will be making a large purchase and may spend more than \$1,000.00 in a day, notify the credit union. We can temporarily increase your daily POS limit.

POS: Point of Sale

South Coast ILWU Federal Credit Union Annual Privacy Policy Statement

South Coast ILWU Federal Credit Union is required by law to furnish you with this notice outlining our Privacy Policy. We are committed to providing you with financial products and services you request, or others the credit union makes available to our membership. Now as always, the protection, security and confidentiality of our member's information is of the highest priority.

Information We Collect

- Information from you on applications or other forms, including verification of employment history and/or credit history. This information may be used to qualify you for a loan, open a share draft account, or apply for a debit card.
- Information from you to open and administer your accounts. We ask for personally identifying information to protect your accounts from fraud.
- When opening an account that pays interest we are required by the Internal Revenue Service to obtain your social security number.
- Information about your transactions with us.
- Information from consumer reporting agencies.

Non-public Information We Share

- Only that information necessary to perform services and process transactions on your behalf at your request.
- Information required by a government agency.
- Our credit union does not share non-public personal information of our current or former members except as permitted by law.

Confidentiality

- Our credit union maintains strict security controls to ensure that your information is safeguarded.
- Our credit union uses the services of processors which adhere to strict confidentiality standards.
- We restrict access to non-public personal information about you to those employees who need to know the information to provide products and services to you. All employees and volunteers of the credit union sign confidentiality agreements.
- Our credit union does not sell your non-public personal information to third parties.

As a member of our credit union you have the right to review your information for accuracy and request changes to assure that your records are accurate. If we amend this policy in the future, we will notify you of the changes as required by law.