



NEWSLETTER

A quarterly publication for our member/owners

First Quarter 2019

Watch your back and protect against fraud

The holiday season is a time to be merry and enjoy your time with family and friends.

However, remember that it is also the season to watch your back. Not everyone has your best interests at heart, and it seems that thievery is approaching genius level because the efficiency of the digital world has taken crime to a whole new level.

One recent example at the credit union involved the bad guys using a special app to identify them on Caller ID as coming from the credit union.

Our member did give out information; despite this potential nightmare scenario, the credit union was able to stop it.

No damage was done, but it was a very close call. So, remember: Your credit union will never ask for personal information such as your social security number or your account number over the phone or in an email. If you're in doubt, hang up immediately (yes, it is okay to be rude in this instance).

You can initiate a call back to us at (925) 228-4545 so

that you are sure to whom you are talking. Enjoy your holidays to the fullest but don't be a victim.

In the first quarter we are introducing new products that will further enhance our services to you, David Cunha. We will have online membership ability, an instant in-branch debit card origination, mobile check deposits, and other digital capabilities to be developed.

Meanwhile, we will continue to promote our VISA Card for its great pricing, reward program, and fixed-rate

structure. Also, check our great pricing on mortgage, vehicle, personal, and share secured loans, as well as deposit and checking account products.

Note that our new hours of operation are 8:30 a.m. through 5 p.m., Monday, Tuesday, Wednesday, and Friday. On Thursdays we will be open from 8:30 a.m. through 6 p.m.

For off-hour needs, please take advantage of virtual branch and our mobile capabilities, as well as the branch ATM.

YOU DESERVE THE BEST IN LIFE...AND IN CREDIT CARDS!

Check out our Visa Card lineup today.

NEED A 15 OR 30-YEAR MORTGAGE LOAN?

SWSFCU has amazing rates and terms!

Call us today for a quote!

**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.*

Budget now for a successful financial year

If you used this form last year, now is a great time to update your financial data and see how much you improved from 2017, Corey James Kapenstein.

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

in 2018's financial information and compare it to 2019 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

\$ _____

Open a New Checking Account, Get a \$50 Bonus!*

Blane Hardin



Join Us Today

We are a community chartered credit union serving Martinez and Pacheco. If you live, work, worship or attend school in these areas or if you have an immediate family member with an active account, you are eligible for membership! And for a limited time, open a new checking account and get \$50!*

Simply fill out a membership application and you're on your way!

For more information, visit us online at www.swsfcu.org/50 or call us at (925) 228-4545 today!

Enjoy the Benefits of Membership!



Overdraft Protection



Free VISA Debit Card



Access to low rates for Mortgage, Vehicle & Personal Loan Products



30,000+ ATMs Surcharge-free!



Low Fixed-Rate VISA Cards



*To receive \$50 Checking bonus: 1) Open your FIRST Checking Account with at least \$100. 2) Sign up for online banking and either eStatements OR CardValet within 60 days of account opening AND 3) Set up a direct deposit of at least \$50 OR have a recurring ACH payment debited from the checking account. Bonus cannot be used as opening deposit. Requirements MUST be met within 60 days of account opening. When all requirements are met, \$50 bonus will be deposited into your checking account. Offer not available to existing members with Checking Accounts. Bonus is considered taxable income and will be reported on IRS Form 1099-INT. Limit one checking per SSN. Cannot be combined with other promotions. If checking account is closed within six months after account opening, the bonus will be deducted from the closing balance. For new members, a minimum opening savings deposit of \$25 and a \$1 one-time membership fee is required. Subject to change without notice. See credit union for full terms and conditions. Offer expires 3/31/19.

MARK YOUR CALENDAR

The 2019 Shell Western States FCU Annual Meeting will be held March 23. We will include a catered meal at the Shell Refinery clubhouse. Tickets will be available in February.

FUN 'n GAMES ...

Authorities

The leftover letters will reveal a quote from Michael Scott, the clueless boss of NBC's TV show, "The Office."

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.



ADMINISTRATION,
BOARD, BOSS,
CABINET, CHAIRPERSON,
CHIEF, COMMANDER,
COMMITTEE, DEAN,
EMPERIOR, FEDS,
FOREMAN, GENERAL,
GOVERNOR, GUIDE,
INSPECTOR, KING,
LEADER, MANAGER,
MAYOR, MINISTER,
OFFICER, OVERSEER,
PREMIER, PRINCIPAL,
PROPRIETOR, RULER,
SUPERIOR, SUPERVISOR,
TOP DOG

Last issue's solution: "Just a lot harder to put baseball cards in the spokes."

And the winners are...

Michael Plath, George Russell Ford, and Jennifer Perez found their names hidden in last quarter's Richard Decambra newsletter and won \$25 gift certificates.

Dean Sampson won our drawing in the Fun 'n Games contest, and will receive a \$25 VISA gift card.

John Brown referred a new member and will be entered into our quarterly drawing for \$100.

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



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Martin Luther King Jr. Day Jan. 15
Presidents Day February 19

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

Board Treasurer: Charles Williams

Secretary: Fred Crum

Loan Officer: Tim Tomko

Director: Anne Randall

SUPERVISORY COMMITTEE

Anne Randall (Chairperson), Gerald

Fox, Debbie Long, Lorrie Payne,

Carol Grandbois.

MANAGEMENT/STAFF

CEO: Rod Garza

CFO: Alfredo Gelasio

Branch Manager: MJ Bacani

Asst. Branch Manager: Wendy

Ledezma

Loan Manager: Julie Gaspar

Loan Officer: Lori Hubbard

Member Services: Teresa Lozano

Member Services: Briana Frakes

Member Services: Yesenia Varela

IT Manager: Remus Magwilli

Accounting Specialist: Jesse Tran

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