



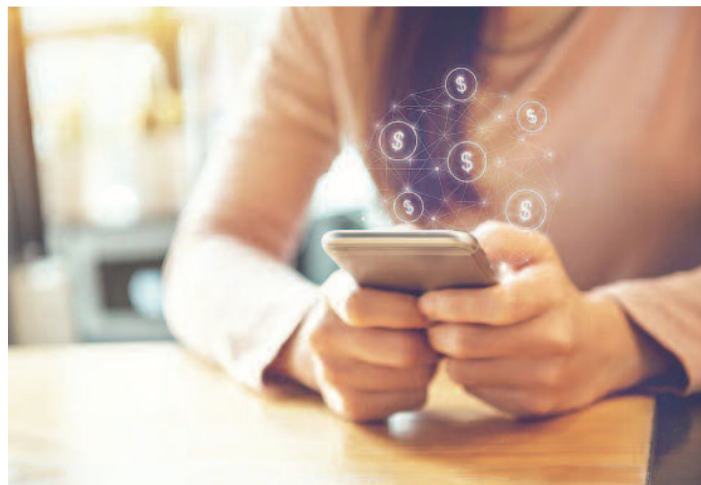
NEWSLETTER

A quarterly publication for our member/owners

First Quarter 2020

Digital enhancements provide members benefits

Credit unions are in the Relationship Business rather than the banking business. In fact, membership engagement is so important that executive decisions, for the benefit of our members, often reflect a more creative, personalized approach. We value this even despite the heavy regulatory environment, the often-unforgiving dynamic of financial services requirements, and brutal competition. At our credit union, digital technology enhancements are adopted to promote member convenience and better, personalized service as much as for operating efficiency. There are always many opportunities to say “no” rather than “yes,” but at Shell Western States FCU, the hardest-won



solutions are motivated by a desire to give you, our member, what is requested.

In our industry, unlike banks, competing CEOs are often buddies and there is as much discussion about life events, family, and promoting positive corporate culture as about deposit rates, loan pricing,

and income. Each year we especially enjoy the opportunity to visit, share good food, raffle off prizes, and even conduct a little business at our Annual Meeting of members. This year we are meeting for the 74th time at 1 PM on Saturday, March 21, in the Shell

Clubhouse. Tickets, limited to 100 members, will be available in January. As always, they will be \$10.

It looks like the Federal rate will continue to go down for the next year, so take advantage of our deposit and CD rates. Also, our free checking pays a dividend and can be bundled with an instant-issue debit card.

Our very attractive loan rates can be further reduced by 0.25% by opening a checking account Tamara Swenson. In an effort to continue improving the digital personal service we provide, mobile check deposits will be added prior to Christmas and overdraft protection capabilities will be available within the first quarter.

**The More You TRANSFER
The More You SAVE!**

**No VISA
Balance Transfer Fees!**

Check out our VISA card lineup today!

**THE HOME YOU WANT.
A LENDER YOU CAN TRUST.**

APPLY ONLINE!

**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 2018, Dragan Milovanovic.

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

in 2019's financial information and compare it to 2020 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

\$ _____

Digital Convenience *with a Personal Touch*



At SWSFCU, we understand that you need a credit union that keeps up with your busy lifestyle. That's why we've made sure we have all the services you need to simplify your banking and make your life a little easier!

We're always adding digital convenience services to let our members know how much we care. That's one of the greatest advantages of our credit union—we're always striving to add a personal touch and be available for you when you need us.

Contact us today at (925) 228-4545 or visit our website at swsfcu.org to sign up for any of our eServices or even if you have questions!

Now's a great time to use or sign up for any one of our eServices so you can bank on your schedule!

- Online Banking
- Mobile Banking App
- eStatements
- Online Bill Pay
- CardValet
- And more!

MARK YOUR CALENDAR

The 2020 Shell Western States FCU Annual Meeting will be held Saturday, March 21, at 1 PM. We will include a catered meal at the Shell Refinery clubhouse. Tickets will be available in January.



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

New Years Day January 1
 Martin Luther King Jr. Day January 20
 Presidents Day February 17

FUN 'n GAMES ...

MATTERS OF TAXATION

The leftover letters, Dennis Belillo, will sing you lyrics from the Beatles' song, "Taxman."

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.

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

ADMISSION, APPEAL,
 ASSET, BANKRUPT,
 BONUS, CITY, CLASS,
 COMMUTER,
 COMPUTATION,
 CORPORATE, COUNT,
 DONATE, ENTER,
 EXCESS, EXPOSE,
 HOUSE, INCUR,
 MONTH, NOTATION,
 OFFER, PAID, PANEL,
 POLL, PROPERTY,
 RETURN, SHOW,
 STATUS, SUSTENANCE,
 TABLE, TABULATE,
 TRADE, YEARLY

Last issue's solution: "Mother always taught me: Never eat singing food." *Joshua Wise*

And the winners are...

Emily Lowe found her names hidden in last quarter's newsletter and won a \$25 gift certificate.

Beverly Holden won our drawing in the Fun 'n Games contest, and received a \$25 VISA gift card.

Shell Western States Federal Credit Union

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WEB: www.swsfcu.org

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Loan Officer: Lori Hubbard

Member Services: Briana Frakes

Member Services: Yesenia Varela

IT Manager: Remus Magwili

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

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