



NEWSLETTER

A quarterly publication for our member/owners

Third Quarter 2019

What is that blue dot, anyway?

A key goal of your credit union is to add digital convenience and additional efficiency to your experience. With this in mind, we have added The Blue Dot.

You may have noticed it on the lower right corner of all web pages and wondered what it is. It makes no difference if you are using your PC, a tablet, or your mobile device; it is always there.

From www.swsfcu.org click the Blue Dot to immediately put the following four options at your fingertips.

1. Apply for a Loan. This links you to the online loan application system, where you can apply for a vehicle, personal, share secured, or VISA loan.

2. Apply for Membership. A person can now apply for



CONGRATULATIONS SCHOLARSHIP WINNERS

2019 SWSFCU SCHOLARSHIP RECIPIENTS Kenneth Gelasio (left) and Mia Alabado (right) with Board Member Anne Randall and Supervisory Committee Member Lorrie Payne. Mia has a 4.02 GPA, is the ASP president, and is acclaimed for her singing and dancing in the lead roles of her school plays. Kenneth has a 3.98 GPA, is an ASP representative, a volunteer for Supervisor David Canepa, and is on the varsity basketball team. Both are headed to UC Riverside, Mia to study nursing and Kenneth computer sciences.

credit union membership entirely online. If you live, work, go to school, or worship

in Martinez or Pacheco, and have your cell phone with you, you can join anytime,

anyplace, anywhere.

Tell a friend or family member how easy it is to join and what great benefits you get with membership!

If you are already a member, it will also allow you to apply for services you may not have, such as a checking or Christmas Club account.

3. Our Location. Hours of operation, office telephone numbers, and address are here. And, there's a Google map so you can see exactly where we are in Martinez.

4. Manage VISA Card. This accesses VISA EZCard services, which help analyze VISA spending, review statements, and pay bills.

We strive for a personalized, digital relationship Austyn Wolfford; we have more changes coming in the fourth quarter.

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!

*SWSFCU member Tim Johnson sponsored Kelley Rae Popejoy for membership and has been entered into our quarterly drawing for \$100! The more members you refer, 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.*

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, Jane Kwan Yee.



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 — auto, boat, motorcycle, real estate, unsecured, share-secured. Check our website for details.



Discounts to major area attractions available at your credit union

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

CD RATES

6 months	0.75%
12 months	1.00%
18 months	1.25%
24 months	1.60%
36 months	1.75%
48 months	2.00%
60 months	2.25%

Credit Life/Disability policyholders take note

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Credit card balances are not subject to the Credit Life and Credit Disability Pre-Existing Medical Provision.

Save time!

Check out our website at www.swsfcu.org

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



The More You TRANSFER The More You SAVE!

No VISA Balance Transfer Fees!

There's so many fees in life. Your friends at SWSFCU want to offer you a break from one of them!

Best of all, this applies to existing or new cardholders! So if you've been waiting for the right time to save money by transferring a balance to a card with a lower rate, now is the perfect time!

Not a cardholder? No problem! With rates as low as 7.90% APR*, now is the perfect time to apply!



Applying is easy! Apply online at [swsfcu.org](https://www.swsfcu.org) or call us at (925) 228-4545 today to speak with a member representative.

Federally Insured by
NCUA



*APR = Annual Percentage Rate. All transfers made, to new or existing cardholders, will not receive a balance transfer fee. Contact credit union for full details. Advertised rate is based on qualifying credit score. Please call SWSFCU for more information. Other rates are also available. Rates are subject to change without notice.

WIN \$25!

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



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Independence Day July 4
Labor Day September 2

FUN 'n GAMES ...

FALL BOUNTY

The leftover letters will reveal an Irish proverb on the fall harvest.

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.

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

APPLES, BROCCOLI,
CABBAGE, CARROTS,
CHOWDER, CROPS,
FESTIVAL, FRUIT,
GARDEN, GATHER,
GLEAN, HERBS, KALE,
LEAVES, LEEKS,
LETTUCE, MASON JARS,
ORCHARDS, PARSLEY,
PARSNIPS, POTATOES,
PRESERVES, PUMPKINS,
ROOTS, RUTABAGA,
SQUASH, STALKS,
STORAGE, TOMATOES,
VEGETABLES

Last issue's solution: "Do not pray for tasks equal to your powers, Stephanie Carvajal.
Pray for power equal to your tasks."

And the winners are...

Marcenia Gurule and **Betty Burnash** found their names hidden in last quarter's newsletter and won \$25 gift certificates.

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

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

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: Debbie Long
Director: Anne Randall

SUPERVISORY COMMITTEE

Anne Randall (Chairperson), Gerald Fox, Lorrie Payne, Carol Grandbois, Eddie Williams

MANAGEMENT/STAFF

CEO: Rod Garza
CFO: Alfredo Gelasio
COO/Compliance Officer: MJ Bacani
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 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