



NEWSLETTER

A quarterly publication for our member/owners

Third Quarter 2020

Living our mission

By Rod Garza
Chief Executive Officer

I want to remind you that your credit union is here to assist you, Fernando Gargano, in the midst the current health, financial, and social unrest our nation has been suffering through for much of the year.

We know that many aspects of your lives are being dramatically affected and changed daily. Expect Shell Western States Federal Credit Union to follow the 170-year mission of credit unions to adjust to people's financial-service needs in appropriate, creative, and personable ways.

This means that, although we have modified hours of operations and hidden our smiles behind masks, our branch activities are fully operational, as mentioned in our last newsletter. Also, for safety's sake, we stress utilizing our digital capabilities in addition to our normal, personalized service.

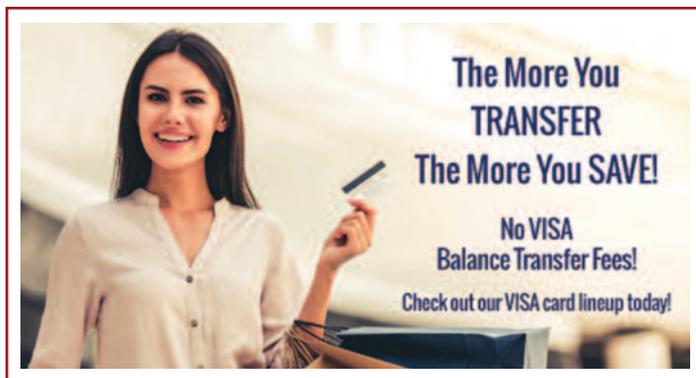
We are finding new ways to conduct business and serve you. In May, we conducted our first-ever totally digital Annual Meeting of

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SCHOLARSHIP WINNER

Shell Western States FCU member Alyse Rose (right), with SWSFCU CEO Rod Garza, was the winner of the credit union's 2020 \$1,000 scholarship. This is the third consecutive year the credit union has given \$1,000 scholarships to members who are graduating from high school, to be used for their next adventure in learning. To date it has been used for college but we leave it open for trade school, as well. Alyse wants to study business administration at either UC Santa Cruz or San Jose State University.



**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.*

Free credit reports online

Oder 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.

Credit unions' 170 years of service

"Our reason for being is that we are a member-owned financial institution that exists to help our members achieve their individual financial goals in a safe and sound environment."

— SWSFCU mission statement —

From its beginnings in Germany in 1849 to save poor urban workers from resorting to loan sharks for financial help; to the founding of St. Mary's Cooperative Credit Association, the first U.S. credit union, in Manchester, New Hampshire, in 1909; to the signing of the Federal Credit Union Act in 1934 during the Great Depression, credit unions have stayed true to their mission of providing a safe and sound system that promotes confidence in the national system of cooperative credit.

SWSFCU's mission statement is as valid and relevant in 2020 as it was when we were founded in 1947 by a group of Shell refinery employees, many of whom served in the military during World War II, who formed a credit union for their co-workers and their families.

The Shell Western States Federal Credit Union has been part of the local community ever since.

Today, the ranks of the Shell Western States Federal Credit Union have grown to nearly 4,000 and membership is open to all people who live, work, worship or attend school in the Martinez/Pacheco area.

The families of many of the original members are still involved in their credit union today; the old credit union mantra of people helping people is still valid; and your local credit union is still working to help support financial health in the community.

Please check your account balance

SWSFCU bylaws require members to keep \$25 minimum in their accounts. Some members are under this limit.

Please check your statement Jennifer Perez to make sure you meet the requirement.

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.

Living our mission

Continued from front page

members. At that meeting we awarded a college scholarship to member Alyse Rose, who graduated from Liberty High School in a "virtual" ceremony this year. She will be attending either UC Santa Cruz or San Jose State this fall.

Our mobile check deposit is now

available, and you can get 24/7 access to your finances with the SWSFCU mobile banking app. In the third quarter we will start a VISA promotion with a great introductory rate for balance transfers. We will also be promoting a vehicle loan with, as always, good rates. We are also always willing to make the rate a little sweeter if you bundle your request with another product or

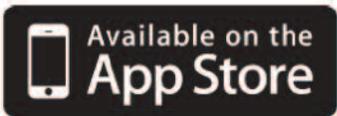
service, Cassandra Martinez.

We also have emergency loans and personal signature loans to fit your needs.

Remember that we are here to help with new or existing loans.

We want to promote a relationship that helps you get through this crisis.

NEW! Mobile Check Deposit NOW AVAILABLE!



Get 24/7 access to your finances with the SWSFCU mobile banking app!

With a great look and feel, it's never been easier to find information on your accounts and transactions.

Our Mobile Banking app features:

- Make an internal account transfer from one share type to another
- Mobile BillPayer for making payments on the go
- View scheduled bill payments
- Make payments directly to consumer loans and credit cards
- **NEW!** Mobile Check Deposit now available (for members 18 years of age and older)

Download the Mobile Banking App

If you are already an Online banking user, download our FREE app for your Android or iPhone device and start enjoying Mobile Banking today!

Visit swsfcu.org or call us at (925) 228-4545 for more information!

Federally Insured by
NCUA EQUAL HOUSING LENDER

WIN \$25!

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

FUN 'n GAMES ...

IT'S YOUR DEAL

The leftover letters will reveal the answer to this riddle:
"How do you know when a poker player is lying, Teresa Saunders?"

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.

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

AUCTION, AWAY, BIDS,
 BOODLE, CANASTA,
 CHASE, CRAMBO,
 CRIBBAGE, EAGLE,
 FAN TAN, FARMER, FARO,
 FIFTEEN, FISH, FORTY,
 FREEZE OUT, GIN RUMMY,
 GOAT, I DOUBT IT,
 I PROMISE, KLOB,
 MENAGERIE, MONTE,
 MUGGINS, NAPOLEAN,
 PAIRS, PISHTI, PONTOON,
 RAISE, SAMBA, SKAT,
 SLAM, SNAP, SOLITAIRE,
 SPADES, TONK, TOWIE,
 TWENTY-ONE

Last issue's solution: "If the Phone Doesn't Ring, It's Me."

And the winners are...

Brooklyn Miller found her name hidden in last quarter's newsletter and won a \$25 gift certificate. Four names are hidden in this newsletter.

Irma Zermeno won our drawing in the Fun 'n Games contest, and received a \$25 Ashley Taylor VISA gift card.

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



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Labor Day	September 7
Columbus Day	October 12
Veterans Day	November 11

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: Fred Crum

Vice Chair: Deborah Long

Secretary: Michael Gonzalez

Treasurer: Phyllis Lombardi

Director: Anne Randall

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CFO: Alfredo Gelasio

COO/Compliance Officer: MJ Bacani

Branch Manager: Wendy Ledezma

Loan Manager: Julie Gaspar

Loan Officer: Lori Hubbard

Teller: Caitlin Sadler

MSR II: Briana Frakes

MSR II: Yesenia Varela

IT Manager: Remus Magwili

Accounting Specialist: Monica Hobson

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.

