

Shell Western States Federal Credit Union

Money



New\$

A quarterly publication for our member/owners

April 2015

Myths and facts about Social Security

MYTH: Social Security will provide most of the income you need in retirement.

FACT: It's likely that Social Security will provide a smaller portion of retirement income than you expect. It may be unwise Jim Fitzhugh to rely too heavily on Social Security, because to keep the system solvent, some changes will have to be made to it.

The younger and wealthier you are, the more likely these changes will affect you. But whether retirement is years away or just around the corner, keep in mind that Social Security was never meant to be the sole source of income for retirees.

MYTH: Social Security is only a retirement program.

FACT: Social Security also offers disability and survivor's benefits. With all the focus on retirement benefits, it's easy to overlook the fact that Social Security also offers protection against long-term disability.

Another valuable source of support for your family is Social Security survivor's insurance. If you were to die, certain members of your family, including your spouse, children, and dependent parents, may be eligible for monthly survivor's benefits that can help replace lost income.

MYTH: If you earn money after you retire, you'll lose your Social Security benefit.

FACT: Money you earn after you retire will only affect your Social Security benefit if you're under full retirement age.

Once you reach full retirement age, you can earn as much as you want without affecting your Social Security retirement benefit. But if you're under full retirement age, any income that you earn may affect the amount of benefit you receive.

Continued on next page



Six-year-old Li McDonald won our annual World's Largest Christmas Stocking contest in December 2014.

Great loan promotion

NEW AND USED AUTO LOANS

AS LOW AS 2.9%!

CONTACT US TODAY FOR DETAILS

Must meet underwriting criteria.

SWSFCU debit cards may be used at any Co-op or STAR Network ATM with no fee.

Social Security

Continued from front page

MYTH: Social Security benefits are not taxable.

FACT: You may have to pay taxes on your Social Security benefits if you have other income. If the only income you had during the year was Social Security income, then your benefit generally isn't taxable. But if you

earned income during the year or had substantial investment income, then you might have to pay federal income tax on a portion of your benefit.

For specific information about the benefits you and your family members may receive, visit the SSA's website at www.socialsecurity.gov, or call 800-772-1213 if you have questions.

☆ ☆ ☆

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gschnabel@1stallied.com

www.bayarearetirementsolutions.com

2015 Annual Meeting

Please join us
at our
68th Annual Meeting

**Tuesday,
May 19**

1 p.m.

**SWSFCU office
1700 Pacheco
Boulevard,
Martinez**

**This will be a
meeting only.**

Access Your Account

ONLINE

24 Hours A Day.



You can access your account 24 hours a day to check your balances, make transfers between your accounts, and make loan payments. Call today or visit our website and get set up for **ONLINE BANKING.**

Six Flags

DISCOVERY KINGDOM

**Discounts to major area attractions
available at your credit union**

We have discount tickets to **Six Flags Discovery Kingdom**, in Vallejo, and **Great America**, in Santa Clara.

Stop by the credit union and pick up your tickets.

Buy discount **Waterworld** tickets on our website —

www.swsfcu.org

CHECK YOUR QUARTERLY STATEMENT FOR FIRST-QUARTER DIVIDENDS.

Spread MEMBERSHIP today!

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.

(925) 228-4545/www.swsfcu.org

SWSFCU Board members needed

If you're interested in running for a position on the board of directors of the credit union, please call one of these nominating committee members: Bill Sharkey (925) 228-1375; Dan Glaze (707) 643-0729; Anne Randall (925) 939-9406. Harold Waters

**BILL PAY
NOW AVAILABLE
TO OUR
MEMBERS!**

ASK US TODAY!

E-statements

Go green — bank online

Sign up today for online banking. All members' statements are now available electronically through online banking.

Take advantage of this easy way to do your banking and get up-to-the-minute financial information.

Free credit reports

Order 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.

SWSFCU has great rates on all kinds of loans — autos, boats, motorcycles. real estate, unsecured, Share secured.

As low as 2.9% for new and used autos.

FUN 'n GAMES ...

Death Valley

The leftover letters will reveal a Helen Souza geological fact about Death Valley.

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 side 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.

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

BADWATER, BASIN,
BIGHORN, BOBCAT,
BORAX, CALIFORNIA,
CANYONS, COPPER,
CRATER, DESERT,
FURNACE CREEK,
GOLD, JOSHUA TREE,
MESQUITE, MINING,
MONUMENT,
MOUNTAINS,
PANAMINT, RABBIT,
REPTILES, RESORT,
SALT PAN, SILVER,
SQUIRREL,
TELESCOPE PEAK,
VALLEY, VOLCANO

Last issue's solution: *Kilometers are shorter than miles. Save gas, take your next trip in kilometers.*

LOAN POLICY AND RATES

A+ and A rates listed. Must meet all underwriting criteria for these rates.

Maximum	APR	Term
VISA - with NO Annual Fee! Classic: Up to \$6,000 credit limit Classic: Cash Advance Gold: Purchase or Cash Advance Platinum: Purchase or Cash Advance (Call to see if you qualify for VISA GOLD or VISA PLATINUM)	10.92% 13.9% 9.9% 7.9%	Revolving Revolving Revolving Revolving
Unsecured (Signature) Up to \$15,000, depending on risk score.	5.0%	12-36 mos.
New Auto 100% financing, upon approval of credit, including tax, license, breakdown insurance/warranty.	2.9%	24-60 mos.
Used Auto 100% financing, upon approval of credit, including tax, based on median book value.	2.9%	24-60 mos.
New Boat/RV 100% of purchase price, including tax and license.	5.0%	24-84 mos.
Used Boat/RV Call for details.	5.0%	24-84 mos.
New Motorcycle 100% of purchase price, including tax and license. Exceeds \$14,000.	5.0%	24-60 mos.
Used Motorcycle Call for details..	5.0%	24-36 mos.
Share Secured Unencumbered current Share Account balance.	****	120 mos. maximum
Real Estate Call for details.		Call for details
**** Rates adjusted quarterly. APR: Annual Percentage Rate. Rates Effective 2/27/15. Subject to change without notice.		



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Memorial Day May 25
 Independence Day July 3

WIN \$25!
JUST FIND YOUR NAME!
 We've hidden four members' names in this newsletter. If you find yours, call us and win \$25.

And the winners are...

Fred Miller, Martha Perez, and Matthew Fowler found their names hidden in last quarter's newsletter. They won \$25.

Wilma Seppala won our drawing in the Fun 'n Games contest, and will be enjoying a Louis Maldonado dinner for two at a fine local eatery.

We've got another puzzle and four more hidden names in this issue — good luck!

Save time: Check out our website at www.swsfcu.org

Check your VISA information, consider all the great loans we offer (including a handy loan calculator), fill out a loan application, order your checks, and read loads of helpful and timely consumer information — ONLINE! Our website is the easiest way, to take advantage of all the great member services we offer. This is a great credit-union benefit.



United We Stand

Shell Western States Federal Credit Union

1700 Pacheco Boulevard • Martinez, CA 94553 • Mail Address: P.O. Box 456
 PHONE: (925) 228-4545 • PLANT PHONE: 3600 • FAX: (925) 228-0770
 AUDIO-RESPONSE (24/7): 1 (800) 448-4081 • WEB SITE: www.swsfcu.org

BOARD OF DIRECTORS

Chairperson **Johnny Chatman**
 Vice Chairperson **Jim McSorley**
 Board Treasurer **Fred Crum**
 Secretary **Charles Williams**
 Loan Officer **Vic Remorini**

SUPERVISORY COMMITTEE

Tim Tomko (Chairperson), Anne Randall, Jon Marangoni

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.



Bauer 4-STAR Rating



Equal Housing Lender

MANAGEMENT/STAFF

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 Loan Officer **Julie Gaspar**
 Member Services **Wendy Ledezma**
 Member Services **Lori Hubbard**
 Member Services **Teresa Lozano**
 Member Services **Nancy Lytle**