

# Shell Western States Federal Credit Union

# Money



# New\$

A quarterly publication for our member/owners

January 2015

## Set, and reach, your investment goals

**G**o out into your yard and dig a big hole. Every month, throw \$50 into it, but don't take any money out until you're ready to buy a house, send your child to college, or retire.

It sounds a little crazy, doesn't it? But that's what investing without setting clear-cut goals is like. If you're lucky, you may end up with enough money to meet your needs, but you have no way to know for sure. Setting investment goals means defining your dreams for the future.

When you're setting goals, it's best to be as specific as possible. For instance, you know you want to retire, but when? You know you want to send your child to college, but to an Ivy League school or to the community college down the street? Writing down and prioritizing your investment goals is an important first step toward developing an investment plan.

### WHAT IS YOUR TIME HORIZON?

Your investment time horizon is the number of years you have to invest toward a specific goal. Each investment goal you set will have a different time horizon.

For example, some of your investment goals will be long term (e.g., you have more than 15 years to plan), some will be short term (e.g., you have 5 years or fewer to plan), and some will be intermediate (e.g., you have between 5 and 15 years to plan).

Establishing time horizons will help you determine how aggressively you will need to invest to accumulate the amount needed to meet your goals.

### WHICH INVESTMENTS WOULD YOU CHOOSE?

No matter what your financial goals, you'll need to decide how to best allocate your investment dollars.

One important consideration is your tolerance for risk.

All investments carry some risk, but some carry more than others. How well can you handle market ups and downs? Are you willing to accept a higher degree of risk in exchange for the opportunity to earn a higher rate of return?

Whether you're investing for retirement, college, or another financial goal, your overall objective is to maximize returns without taking on more risk than you can bear. But no matter what level of risk you're comfortable with, make sure to choose investments that are consistent with your goals and time horizon.

A financial professional can help you construct a diversified investment

portfolio that takes these factors into account. Call today for a no cost, no obligation appointment to discuss your options.



Call today for a no-cost, no-obligation appointment. Securities offered through First Allied Securities, Inc., a registered broker-dealer, member FINRA/SIPC. Advisory Services offered through First Allied Advisory Services, Inc., a Registered Investment Advisor.

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# Budget now for a successful financial year

If you used this form last year, now is a great time to update your financial data, Fred Miller, and see how much you improved from 2013.

If you didn't use this form last year, Martha Perez,

take the time to log in 2014's financial information and compare it to 2015 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 taxes)

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, club memberships,  
 contributions, dues \$ \_\_\_\_\_

Short-term savings \$ \_\_\_\_\_  
 (money market, Christmas/Vacation Club, other)

Long-term savings \$ \_\_\_\_\_  
 (employer or private pension, IRA, SEP-IRA, Keogh, other)

Investments \$ \_\_\_\_\_  
 (stocks, real estate, other)

Other \$ \_\_\_\_\_

**TOTAL FIXED EXPENSES** \$ \_\_\_\_\_

## MONTHLY VARIABLE EXPENSES

### (Regular but fluctuating payments)

Utilities \$ \_\_\_\_\_

Charge accounts, credit cards \$ \_\_\_\_\_

Medical, dental, medications,  
 convalescent care, (not covered by employer insurance) \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_  
 (vehicle upkeep, fuel, repairs, license, parking, public transportation, tolls)

Home/garden maintenance,  
 repairs, supplies \$ \_\_\_\_\_

Food/beverages: at home,  
 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**

\$ \_\_\_\_\_

## CHECK YOUR QUARTERLY STATEMENT FOR FOURTH-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, Mathew Fowler. Winners will be notified by phone or e-mail. Additional restrictions may apply.

(925) 228-4545/[www.swsfcu.org](http://www.swsfcu.org)

## Great loan promotion AUTO LOANS AS LOW AS 1.9%!

CONTACT US TODAY FOR DETAILS

Loan rate based on credit report information.

### FUN 'n GAMES ...

### Service Station

The leftover letters will reveal a quote by the late comedian George Carlin on how to make fewer trips to the service station.

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

AIR PUMP, ANTIFREEZE,  
AUTOS, BATTERY,  
BAYS, BRAKE FLUID,  
CAR LIFT, DISPLAY,  
FAN BELT, FUEL,  
GASOLINE, GAS PUMP,  
GREASE, HOSE,  
INSPECTION,  
MECHANIC, MINIMART,  
OFFICE, OIL,  
PAY PHONE, RACK,  
RAGS, ROAD MAP,  
SPOUT, TESTING,  
TIRES, TOOL,  
TUNE-UP, WASH,  
WAX, WIPERS

Last issue's solution: *I know the way you've treated other guys you've been with / Luck be a lady with me.*



## 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](http://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 1.9% for new and used autos.**

# LOAN POLICY AND RATES

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

<u>Maximum</u>	<u>APR</u>	<u>Term</u>
<b>VISA - with NO Annual Fee!</b> <b>Classic:</b> Up to \$6,000 credit limit <b>Classic:</b> Cash Advance <b>Gold:</b> Purchase or Cash Advance <b>Platinum:</b> 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
<b>Unsecured (Signature)</b> Up to \$15,000, depending on risk score.	5.0%	12-36 mos.
<b>New Auto</b> 100% financing, upon approval of credit, including tax, license, breakdown insurance/warranty.	1.9%	24-60 mos.
<b>Used Auto</b> 100% financing, upon approval of credit, including tax, based on median book value.	1.9%	24-60 mos.
<b>New Boat/RV</b> 100% of purchase price, including tax and license.	5.0%	24-84 mos.
<b>Used Boat/RV</b> Call for details.	5.0%	24-84 mos.
<b>New Motorcycle</b> 100% of purchase price, including tax and license. Exceeds \$14,000.	5.0%	24-60 mos.
<b>Used Motorcycle</b> Call for details..	5.0%	24-36 mos.
<b>Share Secured</b> Unencumbered current Share Account balance.	****	120 mos. maximum
<b>Real Estate</b> Call for details.		Call for details
**** Rates adjusted quarterly. APR: Annual Percentage Rate. Rates Effective 8/22/14. Subject to change without notice.		



## Upcoming Holidays

### WE'LL JOIN YOU IN OBSERVING

Martin Luther King Jr. Day	Jan. 19
Presidents' Day	February 16
Good Friday (1/2 day)	April 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...

**M**argaret Del Sordo, Sal Quesada, and Thomas Cutright found their names hidden in last quarter's newsletter. They won \$25.

Donna Chamblee won our drawing in the Fun 'n Games contest, and will be enjoying a 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](http://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, Lee Johnson, 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

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 AUDIO-RESPONSE (24/7): 1 (800) 448-4081 • WEB SITE: [www.swsfcu.org](http://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.



### MANAGEMENT/STAFF

COO	Lisa Sharman
Loan Officer	Julie Gaspar
Member Services	Wendy Ledezma
Member Services	Lori Hubbard
Member Services	Teresa Lozano
Member Services	Nancy Lytle