



NEWSLETTER

A quarterly publication for our member/owners

Fourth Quarter 2016

Fourth-quarter news

Promotions coming, Facebook page operational

The 2016 fourth quarter is already upon us and, despite a warm day here and there, you can feel the cool nip in the air at night as the days get shorter.

The Fed continues to give mixed signals and the presidential race, this time around, is breaking records for creating market uncertainty. That said we should probably not expect a rate adjustment for the remainder of the year.

This unique economic environment is being evaluated at Shell Western States FCU to provide you the best and most competitive pricing possible.

We strive to foster our relationship by engaging you with products and services that best accommodate your needs. This includes attrac-

tive, above-market deposit rates, extremely competitive loan pricing, low fees, and a desire to aggressively help you, Valerie Martin, meet your financial goals.

Our current Real Estate and Auto promotions have gotten a

lot of attention, and we are now ramping up a fourth-quarter VISA card promotion.

In addition to our exceptional VISA Card rates, we will be enhancing the VISA Rewards Program and making it available to all credit card holders, not just Platinum.

Cash-out policies for the Visa Card will be reset at half of total card limit — \$7,500 for the Platinum Card, \$5,000 for the Gold card, \$3,000 for the Classic Card, and \$250 for the Credit Builder card.

Lastly, our Facebook page is operational, and we are in the process of installing mobile banking for your cell phone or tablet.

Remember that October is "Fight For a Cure" Breast Cancer month. Your credit

union will again be selling pins and asking for donations. Stop by and check it out.

The Annual Meeting has been scheduled at the Shell Clubhouse for April 22, 2017. Mark your calendar!



Shell Western States FCU's Facebook page

CHECK YOUR QUARTERLY STATEMENT FOR THIRD-QUARTER DIVIDENDS.



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.

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 — autos, boats, motorcycles, real estate, unsecured, share-secured. Check our website, Silverio Soto, for details.

WIN \$25!

JUST FIND YOUR NAME!

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

Spread credit union 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

Save time!

Check out our NEW website at www.swsfcu.org

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

Enter our annual Christmas Stocking contest



We're giving away the world's largest Christmas stocking again this year!

Stop by the credit union, Jonathan Alridge, beginning Thursday, December 1, to enter a drawing and win this fabulous holiday prize!

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.



Card Spotlight: Not only is our Visa Platinum an amazing deal, it's a great choice for traveling around the world or shopping around the corner!

Rates as low as
7.90% APR*

A CARD FOR EVERY REASON!

Looking for a low-rate credit card with excellent benefits? We have one of the best selections around with rates that beat major banks and credit unions.

Platinum Visa • Gold Visa • Classic Visa • Credit Builder Visa

Our Visa Cards have amazing low rates and benefits that put them in a class of their own. Whatever your credit need, we have a card to match it! Choose from our Platinum, Gold, Classic or Credit Builder and get the best of all worlds. Need help selecting the right one? No problem! One of our friendly Member Representatives will be glad to help you decide.

Check out our card features—

- Rates as low as 7.90% APR*
- No annual fee
- Limits up to \$15,000
- Balance Transfer options
- Rewards Program**
- Sherry Pevahouse

Applying is easy! Apply online at www.swsfcu.org
or call us at (925) 228-4545.



*APR=Annual Percentage Rate. Loan amount and terms subject to approval; your rate may be different depending on loan amount, term, credit score and other factors. Your rate will be disclosed prior to funding. Rates are subject to change. **Our rewards program is available only to Platinum cardholders at this time. Federally Insured by NCUA • Equal Housing Lender



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Veterans Day	November 11
Thanksgiving	November 24
Christmas Day	December 26
New Year's Day	January 2

FUN 'n GAMES ...

Going Green

The leftover letters will reveal lyrics by the famed philosopher and muppet, Kermit the Frog.

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.

```

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

ALLIGATOR, AVOCADO,
 BEAN, BROCCOLI,
 CABBAGE, CACTUS,
 CELADON, CELERY,
 CLOVER, CUCUMBER,
 DOLLAR, EMERALD,
 FIELD, FOREST,
 FROG, GRASS,
 JADE, JUNGLE,
 LAUREL, LEAF,
 LEEK, LETTUCE,
 MALACHITE, MELON,
 PARROT, PEAR,
 PINE, PLANT,
 SHAMROCK, SPINACH,
 STEM, TREE, TURTLE,
 VINE, WREATH

Last issue's solution: *There is no greater fan of fly-fishing than the worm.*

And the winners are...

Steve Scheer, was the only member to find his/her name hidden in last quarter's newsletter. He won \$25.

Linda Velgus 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!

Cindy Biama referred a new member and won the quarterly drawing for \$100.

**CHECK YOUR QUARTERLY STATEMENT
 FOR THIRD-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
 Vice Chairperson: Jim McSorley
 Board Treasurer: Fred Crum
 Secretary: Charles Williams
 Loan Officer: Vic Remorini

SUPERVISORY COMMITTEE

Tim Tomko (Chairperson), Anne Randall, Jon Marangoni, Gerald Fox.

MANAGEMENT/STAFF

CEO: Rod Garza
 COO: Lisa Sharman
 CFO: Stacey Smor
 Branch Manager: MJ Bacani
 Loan Officer: Julie Gaspar
 Loan Officer: Lori Hubbard
 Member Services: Wendy Ledezma
 Member Services: Teresa Lozano
 Member Services: Briana Frakes
 Member Services: Jessica Riordan
 Member Services: Yesenia Varela
 IT Manager: Raul Amponin

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