



NEWSLETTER

A quarterly publication for our member/owners

Fourth Quarter 2022

New season, new benefits for our credit union members

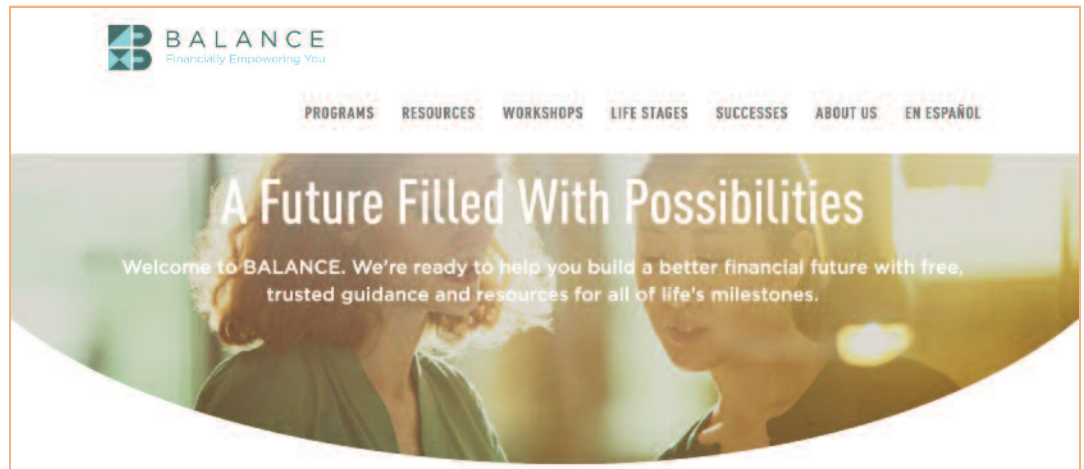
By Rod Garza
Chief Executive Officer

Shell Western States Federal Credit Union is roaring into the fall season with a wealth of new benefits for our members!

We are excited to launch our live financial counselor call center (888) 456-2227, in partnership with BALANCE, the largest provider of financial education and counseling.

As a financial fitness program, BALANCE provides live professional financial counseling, education, credit report review, money management, housing, and debt management services to families and individuals we serve. Neira Salihovic

In today's high inflation



and fluctuating marketplace, we are gearing up our education and support services in an effort to increase awareness of healthier ways to manage the challenging financial hurdles life throws at us.

In addition to our current members, we are taking action to reach out to our

entire field of membership (Contra Costa County), to bring awareness to the credit union difference. We've partnered with Credit Union National Association (CUNA) in their nationwide campaign for Credit Union Awareness @YourMoneyFurther.

YourMoneyFurther.com (see inside) is a platform

designed to educate the national public on all aspects of the benefits received when joining a credit union.

We are providing this information and services through all mediums available: outreach events, live partnering, print and website campaigns, social media, and

Continued inside

Members Could Save Hundreds
Provided by TruStage® Auto & Home Insurance Program

swsfcu.org/special-offers

Love My Credit Union rewards

Save 40% on a 1-Year Membership

swsfcu.org/special-offers

“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 —

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, purchase discount tickets, and read lots of helpful consumer information.

Don't go dormant!

Avoid a \$10 inactivity fee by contacting the branch if your share account has no activity for 15 months. The State of California requires us to send them funds that have been dormant for 36 months.

New benefits for SWSFCU members

Continued from front by our valued reputation via word of mouth.

As outreach continues, we look forward to bringing you even more benefits, such as continuing the Love My Credit Union Rewards programs to the web.

We have already implemented TrueStage and Sam's Club. On its way are additional options to save money with exclusive credit union member discounts from TurboTax, Tracfone, Carvana, IdentityIQ,

theme parks, events, and much more.

We also offer you great loan and deposit rates in a safe and solid environment.

We increased account yields for your CDs and Money Market accounts; we offer extremely competitive options. We plan on continuing this trend as the market dictates but, meanwhile, check it out!

Finally, “Skip-a-Pay” is back and will be available during the holiday season.



October 20, 2022

Celebrate International Credit Union Day

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The 74th anniversary of International Credit Union Day® is set for Thursday, October 20, 2022. This year's theme is: "Empower Your Financial Future with a Credit Union™."

International Credit Union Day is brought to you by World Council of Credit Unions and Credit Union National Association (CUNA).

As the strongest advocate for credit unions, CUNA promotes, builds, supports, protects, unifies, and advances the nationwide movement. CUNA also trains and guides credit union professionals as they navigate their challenges, projects and careers. CUNA stands firmly in the corner of America's credit unions and works fiercely so credit unions better serve their Michell Naidoo members.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged.

Win \$25

Just find your name!

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

Supervisory Committee openings

Two positions are open on the SWSFCU Supervisory Committee. Please inquire at the branch.

Furthering awareness of the benefits of credit union membership

SWSFCU has partnered with the Credit Union National Association (CUNA) in their campaign for Credit Union Awareness @YourMoneyFurther.

YourMoneyFurther.com is an online platform designed to educate the national public on all aspects of the benefits received when joining a credit union. Your Money Further™ offers tips and articles on an array of topics — including banking, checking, savings, investing, auto loans, credit cards, mortgages, and personal loans — to help credit union members navigate their financial life:

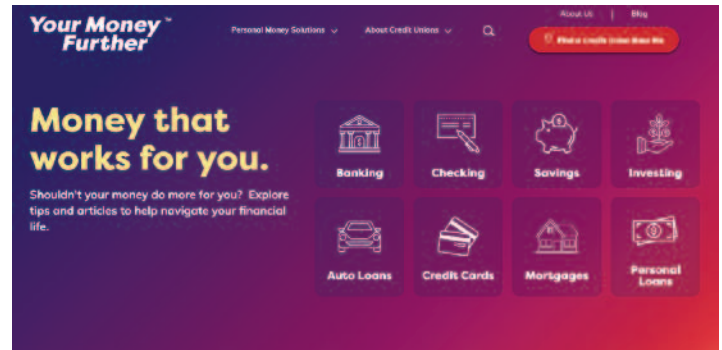
Credit unions are comprised of people helping people — they have an interest in supporting and advancing their communities. Why? Because credit unions report to their members and not to shareholders. Credit unions give back earnings to members. Their profits are reinvested in you to offer rates and personalized service that a typical bank may not be able to provide.

When you join a credit union, you can enjoy:

- High level of personalized service
- Low-interest rates on loans
- High savings rates
- Easier accessibility of loans
- Easy access to your money through 30,000 ATMs nationwide

nationwide

- Peace of mind that National Credit Union Administration (NCUA) insures deposits up to \$250,000
- A financial institution that's involved in YOUR community.



Invest in yourself. Start today.

Credit unions are comprised of people helping people—they have an interest in supporting and advancing their communities. Why? Because credit unions report to their members and not to shareholders. Credit unions give back earnings to members. Their profits are reinvested in you to offer rates and personalized service that a typical bank may not be able to provide. When you join a credit union, you can enjoy:

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- ✓ Easy access to your money through 30,000 ATMs nationwide
- ✓ Peace of mind that [NCUA](#) insures deposits up to \$250,000
- ✓ A financial institution that's involved in YOUR community

ROLL INTO THE

WITH A

NEW RIDE!

Holidays

RATE
AS LOW AS
2.49%
APR*

Apply Today!

swsfcu.org | (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. Offer ends December 31, 2022.

Federally insured by

Free credit reports online

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.



Upcoming Holidays

WE'LL JOIN YOU IN OBSERVING

Columbus Day	October 10
Veterans Day	November 11
Thanksgiving	November 24-25
Christmas (observed)	December 26
New Year's (observed)	January 2

FUN 'n GAMES ... CONCERNING CONGRESS

The leftover letters will convey an observation about the U.S. Congress from the French thinker Alexis de Tocqueville

Print your name on the side of the puzzle, then put your solution in an envelope with your name and daytime phone number 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.

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

ADOPT, AISLE, APPROVE,
BILL, BODY, CAUCUS,
CLERK, COMMITTEE,
DEBATE, DESK, ENACT,
FLOOR, HOUSE, LAWS,
LEGISLATURE, LOBBY,
MEASURE, MEET,
MEMBERS, OATH, PAGE,
PARTY, PASS, RATIFY,
REPEAL, ROLL, SALARY,
SEAT, SPEECH, STAFF,
STATUTE, TERM, VETO,
VOTE, WHIP

Last issue's solution: *"It's an artform. Use the wind, rudder, and rig to control your vessel."* Susan Dupuis

And the winners are...

Barrett Fallentine found their name hidden in the last newsletter and won a \$25 gift certificate. Four more Vladimir Nemirovsky names are hidden in this newsletter.

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

Shell Western States Federal Credit Union

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AUDIO-RESPONSE (24/7):

1 (833) 397-0640

WEB: www.swsfcu.org

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Part-time MSR: Trevor Hagen

Part-time MSR: Brionna Duke

IT Manager: Remus Magwili

Accounting Manager: Marissa

Capistrano

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.



EQUAL HOUSING
LENDER

CHECK YOUR QUARTERLY STATEMENT FOR THIRD-QUARTER DIVIDENDS.