



# Silverado News

PUBLISHED QUARTERLY

PERSONAL, QUALITY FINANCIAL SERVICES

OCTOBER 2017

## 2018 ANNUAL MEETING & ELECTION ANNOUNCED

**2**018 Annual Meeting & Election Announced Make plans to attend our upcoming 2018 Annual Meeting. Every member is encouraged to attend the annual membership meeting. Why? Because all members are equal owners of the credit union, whether their deposits are \$50 or \$500,000. This is an essential part of the credit union movement's democratic structure. It's an occasion for management and elected officials to report to you! There's no better time to evaluate the financial condition of your credit union and to learn more about how you and fellow members save and borrow together. When members actively participate and share ideas, the entire credit union benefits.

**WHEN:**  
WEDNESDAY,  
FEBRUARY 7TH, 2018

**WHERE:**  
DEER PARK  
COMMUNITY HALL

**TIME:**  
6:15 PM - REFRESHMENTS  
7:00 PM - BUSINESS MEETING  
& SCU'S 'LEGENDARY' RAFFLE

### Board of Directors & Supervisory Committee Elections

This is your opportunity to let your vote be counted as an owner of Silverado Credit Union by participating in the election of our volunteer committees.

*continued on back*

## TRAVEL NOTIFICATIONS FOR YOUR SAFETY

**A**t Silverado Credit Union our 'Travel Notification' service helps you avoid mistaken purchase declines while you are traveling by having you report your travel plans into our VISA authorization system.

Use your VISA card without interruption while you're out of the country. When you place a travel notification it makes us aware of foreign transactions on your account and helps us in monitoring your account's security. While traveling, we also recommend carrying more than one method of payment, just in case you encounter any acceptance issues.

Please call us to place a *travel notice on your account* to make sure you do not experience any acceptance issues, we highly recommend placing a travel notification on your account before you leave for your trip. You can do so by calling our staff at 707-965-2483. 📞



## MOBILE BANKING IS HERE!!!

**G**et all the convenience of Online Banking right from your smartphone. With mobile banking you can access your accounts when you need them from just about anywhere. You can use your mobile phone or device to conveniently and securely access your accounts the way that's best for you, using your iPhone, iPad, Android or web enabled phone or device.

### With Mobile Banking you can:

- Access real-time account information and your checking balance
- Transfer funds instantly to your Silverado CU account(s) or loans
- View transaction history
- Pay your bills whenever you want with Silverado Online Bill Pay<sup>1</sup>
- Locate ATMs and/or branches near you
- It's safe, convenient and free<sup>2</sup>

<sup>1</sup>Payees for Mobile Banking Bill Pay must first be set up in Silverado Online Home Banking Bill Pay.

<sup>2</sup>Check with your wireless carrier for voice, text or data fees that may apply.

To activate Mobile Banking you must first be enrolled in **Silverado Online Home Banking**. To sign up call us during regular business hours at **707-965-2483** and speak with a Member Service Representative for more information.

If you are already signed up for **Silverado Online Home Banking**, accessing Silverado Mobile banking is easy. Just download the app to your device from your device's market (iTunes for Apple devices or Google Play for Droid). Once the app is downloaded, login using the same username and password that you use for Online Banking.

### Mobile apps for your iPhone, iPad or Android phone

To download our app click on the appropriate button below from your phone and follow the instructions to download to your phone.



*continued on back*

## 2018 ANNUAL MEETING & ELECTION ANNOUNCED

*continued from front*

Members of the Board of Directors and Supervisory Committee do not receive any compensation for serving on these committees.

Voting for candidates nominated for the Board of Directors and our Supervisory Committee will take place at the Annual Meeting. Our Board and Supervisory Committee members are elected to three year terms. To serve on the Board of Directors and our Supervisory Committee, you must be a primary member of Silverado Credit Union, and you must be age 18 or older.

There are three (3) vacancies to be filled on the Board of Directors for three year terms. There is one (1) vacancy on the Supervisory Committee to be filled for a three year term. If you are interested in serving in a volunteer position, please call Crysty Thomas in our home office at 707-965-2483 for a nominating petition. A nominating petition must be signed by 100 members of the credit union who are entitled to vote and be submitted to, Sherrilyn Roth, Secretary of the Board of Directors of Silverado Credit Union. A statement of qualifications will be prepared by each nominee. The deadline for submitting a nominating petition to serve on the Board of Directors or Supervisory committee is Thursday, November 30th, 2017. Results of the election will be announced at the Annual Meeting on Wednesday, February 7th, 2018.

## MOBILE BANKING IS HERE!!!

*continued from front*

Or visit your phone's App Store and search "Silverado Credit Union" for Silverado Mobile.

Please contact a Silverado Credit Union office for additional information and Security Tips! All terms applicable to Silverado Online Home Banking also apply to Silverado Credit Union Mobile Banking.



## THE BENEFITS OF OUR FLEXIBLE 'HOME EQUITY LINE OF CREDIT'

Offering our members products that meet their needs is our top priority! Our Silverado Credit Union 'Home Equity Line of Credit' offers you the type of flexibility a homeowner can use today. Whatever stage of life you're in – raising a young family, a growing family, kids moving out for college or parents moving back in, or anything in between, a Home Equity Line of Credit may be just the right product to fit your needs.

**A Home Equity Line of Credit offers you flexibility.** A 'Home Equity Line of Credit' is a popular way for homeowners to finance major expenses and also provides ongoing financial flexibility for planned projects and unexpected needs. It can provide the money you need for a variety of uses, such as: home renovations, a home addition, a vacation or second home purchase, wedding expenses, caring for a family member or college tuition.

**Competitive Rates.** Our competitive HELOC rates help keep more money in your pocket.

**How you use the funds is entirely up to you.** You can count on our lending team to offer you their expertise as well as friendly, personalized service. They will discuss your financial goals and carefully guide you through the



application process, step by step. You can even do it by phone for your convenience.

**Here's how it works!** Borrow only as much as you need and only when you need it during the draw period. Save money by repaying all or any part of your home equity line early, since interest is charged only on your outstanding balance.

**Ongoing Access to Your Available Funds.** You can access your available line of credit funds anytime during the draw period and transfer funds 24/7 using Silverado Online Home Banking to your checking or your Silverado Visa® Card or at any of our Silverado Credit Union offices.

**Save on Fees, Closing Costs and Taxes.** There are no application fees or annual fees on your Silverado Credit Union HELOC account. The interest you pay may even be tax-deductible (consult with your tax advisor).

**More questions?** Give us a call at 707-965-2483 and ask for our Loan Manager, Ed Graves.



## HOLIDAYS



**Columbus Day** Monday, October 9th, 2017

**Thanksgiving** Thursday & Friday, November 23rd & 24th, 2017

**Christmas Day** Monday, December 25th, 2017

**New Years Day** Monday, January 1st, 2017



Your Savings Federally Insured to \$250,000

**NCUA**

National Credit Union Administration a US Government Agency

