



Silverado News

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2019 ANNUAL MEETING & ELECTION ANNOUNCED



Make plans to attend our upcoming 2019 Annual Meeting & Election on Wednesday, February 13th, 2019 at 7:00 pm. Every member is encouraged to attend the annual membership meeting. Why? Because all members are equal owners of the credit union. 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.

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, two three year terms and one two year term. There is one (1) vacancy on the Supervisory Committee to be filled for a three year term. If you are interested in

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TAKE ADVANTAGE OF E-STATEMENTS

What are E-Statements? E-Statements allow you to view your monthly statements electronically through our website. E-Statements replace your paper statements. They are identical to and include all the same information as your paper statement. SCU eStatements are safe, secure and a FREE service. Any member enrolled in Silverado Online Home Banking can sign up for eStatements. You will be able to view both current and past eStatements dating back to January 2018!

Fast access to your statements. Each month your new eStatement

is added to your personal archive in **Silverado Online** home banking so you will always be able to access your statements online.

Enroll Today! Signing up for eStatements is easy!

1. Log on to **Silverado Online Home Banking**
2. Select the **eStatement Tab** and follow the directions to enroll
3. To view your statement **Click on eStatements** and then **click on View**

That's it! If you should have any questions please call us at (707) 965-2483. 🍷

P2P (PAY A PERSON) A NEW BILL PAY FEATURE!

Did you know? With **Pay a Person** from Silverado Credit Union you can use your smartphone, tablet or computer to send money to anyone. It's fast, easy and secure. All you need is the person's email address.



Here's How to get Started:

- ✓ **Log in** to your online account at **www.silveradocu.com**
- ✓ **Select** the 'Bill Pay' tab
- ✓ **Select** the 'Pay a Person' tab

Try it now - It is easy and so quick! You can start using Pay a Person today. 🍷

MOBILE BANKING

Convenient, secure banking from almost anywhere!

Powerful features to help you bank on your schedule from your smartphone. 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 and Android device.

Members are telling us "Love Mobile Banking - so Easy and Quick!"

To activate Mobile Banking you **must first be enrolled in Silverado Online Home Banking**. To sign up call us dur-



ing 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 App Store (iTunes for Apple devices or Google Play for Droid). Search for "Silverado Credit Union". Once the app is downloaded, login using the same username and password that you use for Silverado Online Home Banking. 🍷

2019 ANNUAL MEETING & ELECTION ANNOUNCED



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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, Marilyn Van Dolson, 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 Friday, November 30th, 2018. Results of the election will be announced at the Annual Meeting on Wednesday, February 13th, 2019. 🍷

VISA GIFT & TRAVEL CARDS

Give the Perfect gift every time for everyone...Let them choose just what they want!

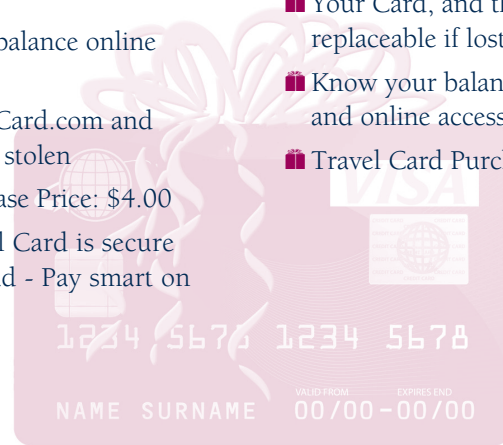
A VISA Gift Card offers:

- 🎁 Use domestically wherever VISA debit cards are accepted
- 🎁 Load the card from \$10 to \$1,000.
- 🎁 Check the card balance online or by phone
- 🎁 Register at YCNCard.com and replace if lost or stolen
- 🎁 Gift Card Purchase Price: \$4.00

The VISA Travel Card is secure at home and abroad - Pay smart on any trip!

A VISA Travel Card offers:

- 🎁 **Reloadable** - it is easy with direct deposit from your credit union
- 🎁 Use at ATM's and merchants Worldwide
- 🎁 Withdraw fee-free at MoneyPass ATM's nationwide
- 🎁 Your Card, and the money on it, are replaceable if lost or stolen
- 🎁 Know your balance with text alerts and online access
- 🎁 Travel Card Purchase Price: \$9.95 🍷



Holidays

COLUMBUS DAY

Monday, October 8, 2018

Veteran's Day

Monday, November 12, 2018

Thanksgiving

Thursday & Friday,
November 22 & 23, 2018

Christmas Eve

Monday, December 24, 2018
(Closing at 1:00 pm)

Christmas Day

Tuesday, December 25, 2018

New Years Day

Tuesday, January 1, 2019

HOLIDAY SKIP A LOAN PAYMENT! NOVEMBER, DECEMBER, OR JANUARY



Take a vacation from your loan payments! Skip a month's loan payment and keep the cash! For payments of \$500 or greater, the fee to skip a payment is \$50; for payments of less than \$500, the fee is \$35. To request a skip, log in to Silverado Online Home Banking and click on **Services Tab** and then select **Skip a Loan Payment**.* It's easy! Just choose

Skip A Payment for ANY QUALIFYING LOAN. You can select to skip one month on each eligible Silverado Credit Union loan! Please submit your skip request at least seven days before your payment is due. Skips will be processed approximately one week before your payment due date. If you have any questions please call us at (707)965-2483. 🍷

*Deferment of payment will extend the life of the loan and may cause an increase in the final payment amount. Offer only available on Silverado Credit Union Signature, vehicle or RV loans currently financed with Silverado Credit Union with a maximum of one extensions allowed during a 12 month period and no prior extensions within the last 12 months. Loans must be current and all accounts in good standing. Offer subject to approval and does not apply to the first twelve payments of any loan. The fee to skip a payment is \$35 for loan payments less than \$500; the fee is \$50 for loan payments greater than \$500. Real estate loans are excluded from this offer.

Happy Holidays!

