



Silverado News

PUBLISHED QUARTERLY

PERSONAL, QUALITY FINANCIAL SERVICES

JANUARY 2019

NOTICE OF SILVERADO CREDIT UNION'S 2019 ANNUAL MEETING & ELECTION

You and your family are invited to come and join the credit union officials and staff at this year's Annual Meeting & Election. The annual meeting of the members and election of the Board of Directors and Supervisory Committee will be held on Wednesday, February 13th, 2019, at the Deer Park Community Hall, 551 Mund Road, St. Helena, CA. This is an occasion for management and elected officials to report to you, our member/owners. We will conclude our meeting with our famous door prizes!

Please see the enclosed '2019 Annual Meeting Notice of Information, Candidate Statements & Proxy Voting Instructions flyer. If you have any questions please contact us at (707) 965-2483. 🍷

2019 ANNUAL MEETING NOTICE

WHEN:

**WEDNESDAY
FEBRUARY 13TH, 2019**

WHERE:

**DEER PARK
COMMUNITY HALL**

TIME:

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

NEW MEMBER SERVICES OFFERED IN 2018

- ✓ Mobile Banking - an extension of our Home Banking Program
- ✓ e-Statements - Saving, Checking and Share Certificates & VISA
- ✓ P2P - Pay a Person Bill Pay Transfer Feature

For questions or comments about these new services give us a call at (707) 965-2483 or at your nearest Silverado Credit Union office. 🍷

DORMANT ACCOUNTS



At Silverado Credit Union we understand accounts go unused for many different reasons. You may have moved, you may have simply forgotten you had an account with us, or maybe a family member or parent opened an account for you years ago and you forgot or had no idea. While we hope you continue utilizing our services, we want you to be aware of how an account can become dormant.

What causes an account to go dormant?

- Dormant accounts are defined as accounts that have had no activity on savings or loan accounts for a period of 12 months or more.

What can you do to prevent your account from going dormant?

Stay active with Silverado Credit Union!

- Members are reminded to keep their account active by making at least one deposit, withdrawal, or transfer to their account per year.
- Set up direct deposit
- Use your debit or credit card
- Conduct regular transactions on your account or at minimum, once a year. 🍷

Happy New Year 2019!

HOLIDAY CLOSURES:

**Martin Luther King Day • Monday, January 21, 2019
President's Day • Monday, February 18, 2019**

SIMPLE, SMART RETIREMENT SAVINGS

The more you put away, the more you can save with tax-deductible* contributions to your retirement account. Retirement savings with no monthly maintenance fees.

TRADITIONAL IRA Savings

Savings today means security tomorrow, and Individual Retirement Accounts, or IRAs, are one of the best retirement savings tools available. Traditional IRAs are a great choice for you if you are eligible to make tax-deductible* contributions, and if you expect to be in a higher tax bracket today than when you retire.

A good Choice if you:

- Want a simple, straight forward IRA
- Are 70 1/2 years young or younger for regular contributions
- You have *qualified earned income* within MAGI limits


ROTH IRA Savings

Unlike Traditional IRA accounts, Roth IRA Savings Accounts have already been taxed, giving you tax-free* income in retirement. Roth IRA accounts are ideal for you if you have a qualified earned income within Modified Adjusted Gross Income (MAGI) limits, and expect to be in a lower tax bracket today than when you retire. And because your funds aren't tax subsidized, qualified earnings can be withdrawn.

A good Choice if you:

- Want a simple, straight forward IRA
- Are of any Age
- Have *qualified earned income* within MAGI limits

An easy way to Save with Peace-of-mind

Open your IRA with Silverado Credit Union - it's quick & easy. Your IRA Deposits are insured by NCUA (National Credit Union Administration) up to \$250,000.00. 

*Please consult with your tax advisor.

MOVING? LET US KNOW ... CHANGE OF ADDRESS NOTIFICATION

If you're moving, please let us know your new address in writing with your signature. It is important that the credit union has your current address information on file.

TO CHANGE YOUR ADDRESS:

Account No. _____

Name: _____

Please change my address/phone number as follows:

Address _____

City _____ State _____ Zip _____

Home Phone () _____ Mobile Phone () _____

Email _____

Signature X _____ Date _____

SILVERADO CREDIT UNION - CONTACT INFORMATION:

Silverado Angwin Office Phone (707) 965-2483

Silverado St. Helena Office Phone (707) 963-9404

Silverado Nampa, ID Office Phone (208) 467-6547

Silverado Routing Number: 321172125

VISA Card - Lost or Stolen: (707) 965-2483

After Hours call: (800) 991-4965

