



# Silverado News

PUBLISHED QUARTERLY

PERSONAL, QUALITY FINANCIAL SERVICES

JULY 2019

## SILVERADO VISA® CARD TRAVEL NOTIFICATION

If you're leaving on a trip, don't forget to call us with your travel notification for your Silverado VISA Credit and Check card.

About a week before your departure date, call the credit union VISA Department at (707)965-2483 and give them an overview of your itinerary with dates. It's also a good idea to make sure your contact information is up-to-date too! That way, we can easily contact you if we have an issue while you're away. Not providing a travel notification places you at risk for an emergency freeze once you begin using your VISA card(s) out of the area. Our VISA fraud team monitors account activity and may temporarily freeze an account if unexpected or unusual activity occurs. Remember, make sure you notify us before you leave on your trip. **Wishing you a happy and safe trip!** 🍷



## SILVERADO ONLINE SERVICES

Silverado Credit Union offers FREE online tools and services to help you save time and money. We protect your personal and financial information with the highest level of security available, so you can bank online with confidence and enrolling is easy!



### Silverado Online Banking

Online Banking is account management that fits your schedule! It's FREE and available 24 hours a day, seven days a week. Once you have registered for Online Banking, you can:

- Review all your account balances, transactions and history.
- Transfer funds between your Silverado accounts
- Protect the environment and your security by receiving FREE monthly e-Statements and SCU tax forms archived for 24 months, and available for download or to print.
- Set-up and receive e-mail or text alerts for more security and easier management of your accounts. Designate the events of your choice, like when an account balance goes above or below a certain amount, when an

electronic deposit arrives in your account and more.

- Set up and manage one-time and recurring Bill Pay transfers or payments.
- Review at a glance up to 180 days of account history. Or, select the calendar for up to 1 year of account history.
- Access Free Bill Pay to manage your bills in one place and even pay individuals with our P2P feature.

### Mobile Banking

With mobile banking you can use your cell phone or smart phone to access balance information, account history, pay your bills and transfer funds or find the nearest ATM. Our Mobile banking service is a FREE exclusive benefit so you can have even more access to your accounts.

### Free Bill Pay

Online Bill Pay offers just as much convenience. With the click of a mouse, access and make secure payment. You can even pre-schedule your payments to make sure each monthly bill gets paid on time, or set it up so that funds are remitted only when you authorize it.

### P2P Payments (Popmoney)

Popmoney is a person-to-person payment service added to Silverado's **Online Bill Pay**. This service lets you send and receive money to those you know or owe — as quickly as one to two business days — securely and electronically. All you need is the other

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## SILVERADO ONLINE SERVICES

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person's e-mail address or mobile phone number.

If you've already signed up for Silverado Online

Home Banking and Online Bill Pay, then you automatically have access to our person-to-person payment service. When you use our person-to-person feature to send money, you eliminate the need to share private account information socially, as well as the hassle of going to an ATM or sending a check. It's that easy!



### Visa® Account Information

Enjoy free and easy access to your Silverado Visa account information online.

### e-Statements

Get monthly statements fast and secure — and reduce paper files at the same time! e-Statements is your time-saving solution to easily and securely manage your finances — anytime, anywhere. View your monthly statements on your PC (up to 24 months available). Available 24/7, e-Statements let you manage your finances on your schedule, keeps your records updated and lets you do your part to save the environment.

It is EASY to sign up for e-Statements: **Log on to Online Banking** and select the “e-Statements” tab (be sure you're registered in Online Banking first). Call us at 707-965-2483 for more details. 🍷



## HOME LOANS

Silverado Credit Union offers loans to purchase a new home, refinance your existing mortgage and to access your home's equity. Our knowledgeable and friendly team will help you find your perfect home loan solution.



- Owner Occupied
- Non-owner Occupied
- No Point loans on Owner Occupied properties
- Loans up to 80% LTV
- Purchases or Refinances
- Low Loan Rates

We know buying a home is a big decision. There are many things to consider and we can help. Stop by our office or give us a call. We'll explain the home-buying process and offer you personal and professional advice for your budget. 🍷

## AUTOS, TRUCKS & MOTORCYCLES

### Financing New or Pre-Owned Vehicles

Silverado Credit Union offers financing on new or used vehicles. Start your search for a car, truck or motorcycle right now! No Matter what mode of transportation you're looking for, we can get you into the driver's seat!



### Bring Your Existing Auto Loan to Silverado Today

If you already have a loan and are looking to decrease your payment or refinance into a better rate, we can help you too. Simply, apply today to get started. Here's what we offer:

- Low payment terms
- Great rates for all credit scores
- New and pre-owned purchase
- Refinance from another institution, cash out equity may be available 🍷

## HOLIDAY CLOSURES



July 4th, 2019 - Thursday



September 2nd, 2019 - Monday



October 14th, 2019 - Monday