

# Shell Western States Federal Credit Union

# Money



# New\$

A quarterly publication for our member/owners

April 2006

**It's tax time, and your  
Credit Union wants**

**YOU!**

**for our**

***Pay Uncle Sam***  
**loan program**



**SHELL WESTERN STATES FCU  
GIVES YOU TWO CHOICES**  
**up to \$2,000 for 24 months at 8%**  
**up to \$3,000 for 36 months at 10%**  
*Call us today for details*

## New financial services program for CU members

**S**hell Western States FCU is offering its members a new financial services program through FSC Securities which offers a basic financial plan that will help in allocating funds for retirement, college education, long-term care, and general investments.

A more comprehensive plan is available for estate and tax planning.

Investments offered through FSC Securities, a Registered Broker/Dealer, Member NASD/SIPC, and SEC Registered Investment Advisor, are of a conservative nature and include mutual funds; tax-deferred annuities; government-guaranteed treasury bills, notes and bonds, GNMA's and FNMA's;

municipal bonds, municipal bond trusts and tax-exempt mutual funds; and life insurance and long-term health care insurance.

You will still be able to choose any of the credit union products.

If you have any questions or would like an appointment, contact either Larry Wigley at the credit union, Teresa Saunders, or Gene A. Schnabel, Registered Representative for FSC Securities at (925) 370-3750.

FSC is also hosting a Client Appreciation Breakfast seminar and insurance sales presentation on Saturday, April 29, from 8:30 a.m. – noon at Scott's Restaurant, Walnut Creek. To reserve your space, call Gene A. Schnabel.

## CU earns high honor

**S**hell Western States Federal Credit Union has earned the highest rating — 5 Stars — for financial strength and stability from BauerFinancial, the nation's leading independent credit union rating and research firm. The rating indicates that our credit union is one of the safest credit unions in the country.

**Please join us at  
our 2006 Annual  
Meeting, Dinner  
and Party  
Saturday, April 8**

**Shell Club House  
5:30 p.m. – Doors open  
6:30 p.m. – Dinner served**

**Refreshments: tri-tip  
barbecue, Mikey E. Jones  
with all the trimmings**

**Lots of door prizes!**

**Tickets \$6 – on sale now.  
Call us for reservations.**

**WIN \$25!**

**JUST FIND YOUR NAME  
IN THIS NEWSLETTER!**

**We've hidden four member  
names, to be drawn at random.  
If you find yours, call us and  
win \$25. It pays to read your  
newsletter. Good Luck!**

# Celebrate National Credit Union Youth Week

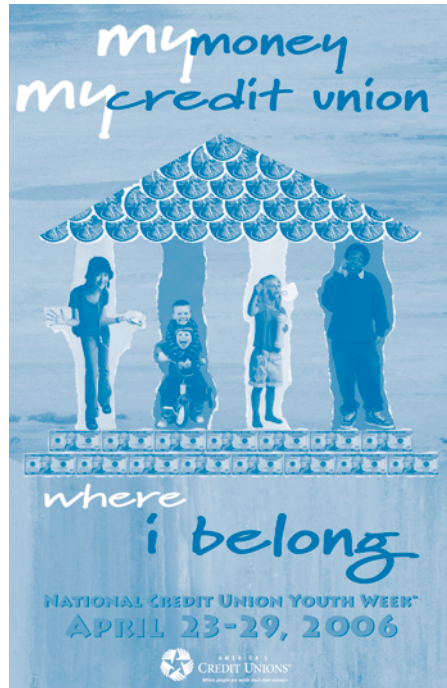
**A**merica's credit unions are shining the spotlight on how young people earn, spend, save, and manage their own money and how America's credit unions help them do so wisely during National Credit Union Youth Week, April 23-29.

Our theme this year is "My Money, My Credit Union, Where I Belong."

Please stop by the credit union and pick up some of the information we have that can help you introduce us to your family members and friends.

Young people are not only current and future members, but also consumers who control billions of dollars in economic activity. We are pleased to offer resources (below) to help young people earn, spend, save, and manage their own money.

We feel it's imperative that we do everything we can to help young people learn how to plan to achieve financial security — from learning how to spend money wisely now to thinking about saving for the future.



What we need today, confirmed by poor financial literacy test scores from across the country, is leadership to help raise the awareness of financial issues for young people.

The staff and members of this credit union are ideally positioned to respond because we believe in the power of education — put to practical use — to improve the lives of our neighbors and our community.

Our tradition of service and philosophy of self-help make us, and all credit unions, a natural source of leadership in the fight against financial ignorance. We can help children better understand the credit union difference — better rates, lower fees, and extra attention to make sure all members know how to manage money.

Every move our credit union takes toward improving youth financial literacy pays your credit union dividends, like these, for example:

- The addition of responsible young members.
- Retention of their parents as loyal (and grateful) members.
- One more reason to brag about the "credit union difference!"

Join us this year as we celebrate National Credit Union Youth Week.

## *Ten ways for children to learn the value of money*

1. As soon as children can count, introduce them to money.

2. Communicate with children, as they grow, about your values concerning money and how to save it, make it grow, and most importantly how to spend it wisely.

3. Help children learn the difference between needs, wants and wishes.

4. Indoctrinate your children to accumulation (or savings) instead of spending (or consumption). Explain and demonstrate the concept of earning interest income on savings.

5. Introduce U.S. Savings Bonds to children. Take them to the bank when you make the purchase.

6. Take youngsters with you to your credit union when you open their savings accounts. Beginning the regular savings habit early is one of the keys to savings success.

7. Encourage your children to keep good records of money saved,

invested or spent. To make it easy, use 12 #10 size envelopes, one for each month and a larger envelope for the year. Establish this system for each child. Encourage children to keep receipts from all of purchases and then make notes.

8. Take children to the grocery store and other stores, and explain how to plan purchases in advance, make unit price comparisons and check for value, quality, warranty, etc.

9. Allow young people to make spending decisions, both good and poor, and then encourage a discussion of pros and cons before more spending takes place.

10. Explain to young people about the advantages of member-owned and operated credit unions — e.g., higher savings interest paid, lower borrowing costs, etc. — which is why more than 57 million Americans belong to them.

### TIPS FOR TEACHING YOUR CHILDREN ABOUT MONEY

- To encourage savings, match whatever is left from your child's allowance each week and deposit that into a special savings account.

- Make it easy to set money aside. If an allowance is \$5, pay with five \$1 bills and urge that one be set aside for savings.

- Once your children learn to add and subtract, play Monopoly.

- Ask your child to calculate how much it costs to maintain your family pet, including food and veterinary services.

- Let your child plan a party for a few friends, with a set amount of money to work with.

# Presidential proclamation honors volunteers

**O**ur credit union members spend their own time meeting with legislators and writing letters on behalf of credit union members. Our credit union is grateful for their work on our behalf.

With the celebration of National Volunteer Week from April 23-29, this is appropriate time to thank all of our volunteers for their many hours of dedicated service.

## VALUABLE ASSETS

Sponsored by the Points of Light Foundation, National Volunteer Week is about thanking one of America's



most valuable assets — its volunteers — and calling the public's attention to all that they do to improve our communities.

The 2006 theme is "Inspire By Example" because it truly reflects the power volunteers have to inspire the people they help, as well as, to inspire others to serve!

## EXECUTIVE ORDER

National Volunteer Week began in 1974 when President Richard Nixon signed an executive order establishing the week as an annual celebration of volunteering. Since then, every U.S. President has signed a proclamation promoting National Volunteer Week.

Additionally, governors, mayors and other elected officials make public statements and sign proclamations in support of National Volunteer Week.

"Volunteers perform countless acts of service and are one of America's most valuable assets," said Robert K. Goodwin, president and chief executive officer of the Points of Light Foundation.

## REACHING OUT

"During the past year, volunteers nationwide have reached out to their neighbors both near and far especially during the aftermath of the hurricanes on the Gulf Coast. National Volunteer Week is the ideal time to honor volunteers meeting community needs around the country and calling the public's attention to their tremendous contributions."

During National Volunteer Week, thousands of volunteers nationwide will receive presidential recognition for their service through the President's Volunteer Service Award — the most prestigious volunteer award associated with the White House.

Like National Volunteer Week, this award seeks to inspire by example, honoring the service of our country's most committed volunteers and sharing their achievements to encourage more Americans to volunteer.

## FUN 'n GAMES ...

### SPRINGTIME IS THE BEST TIME!

Spring ahead, pay your taxes, play ball, take a long Sunday drive with the top down and smell the roses!

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 side 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.

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

AUDIT, BACKYARD, BASEBALL, BASKETBALL, CLEANING, CLOCKS, CONVERTIBLE, DAFFODIL, DAYLIGHT, DEDUCTION, EASTER, EXPENSE, FATHER'S DAY, FEVER, FLOWERS, GARDENING, INCOME, IRS, JOGGING, LANDSCAPING, MOTHER'S DAY, OUTDOOR, PASSOVER, PLAYOFFS, POLLEN, RAIN, REFUND, REMODEL, ROSES, SUNSHINE, TAXES, TRASH, TULIPS, WEEDS

*Last issue's answer:*

**Make the maximum tax deductible contributions into your IRA by April.**

# LOAN POLICY AND RATES

Don't see what you want here?  
Ask us — we like to say YES!

Maximum	APR	Term
<b>VISA</b> - with NO Annual Fee! <b>Classic:</b> Up to \$6,000 credit limit <b>Classic:</b> Cash Advance <b>Gold:</b> Purchase or Cash Advance <b>Platinum:</b> Purchase or Cash Advance (Call to see if you qualify for VISA GOLD or VISA PLATINUM)	<b>10.92%</b> <b>13.9%</b> <b>9.9%</b> <b>7.9%</b>	Revolving Revolving Revolving Revolving
<b>Unsecured (Signature)</b> Up to \$5,000, depending on years of service	<b>10.95%</b>	36 mos.
<b>New Auto</b> Up to 100% financing, upon approval of credit. Includes tax, license, breakdown insurance/warranty.	<b>5.50%</b> <b>6.00%</b> <b>6.50%</b>	60 mos. 72 mos. 84 mos.
<b>Used Auto</b> Autos over 10 years of age must have Board approval. Up to 100% of retail Blue Book, upon approval of credit.	<b>5.50%</b> <b>6.00%</b>	48 mos. 60 mos.
<b>New Boat/RV</b> 90% of purchase price, excluding tax and license.	<b>7.5%</b>	84 mos.
<b>Used Boat/RV</b> 80% low Book or appraisal, excluding tax and license.	<b>9.0%</b>	84 mos.
<b>New Motorcycle</b> 90% of purchase price, excluding tax and license. Exceeds \$14,000.	<b>9.0%</b> <b>10.0%</b>	60 mos. 72 mos.
<b>Used Motorcycle</b> 80% low Book or appraisal, excluding tax and license.	<b>12.0%</b>	36 mos.
<b>Share Secured</b> Unencumbered current Share Account balance.	****	120 mos. maximum
<b>Real Estate</b> Call for details.		Call for details
**** Rates adjusted quarterly. APR: Annual Percentage Rate. Rates Effective 10/01/04. Subject to change without notice.		

Upcoming  
Holidays



## WE'LL JOIN YOU IN OBSERVING

Good Friday (1/2 day)	April 14
Memorial Day	May 29
Independence Day	July 4

## And the winners are...

**S**andi Glaze was the winner of our drawing from our last issue's Fun 'n Games contest, and will be enjoying a dinner for two at a fine local eatery. Dewayne Yarnell, John Bildt, Dennis Goldsberry and Marianne McCoy-Cosca found their Teresa Derschon names and won \$25.

Keep reading our newsletters — maybe next time you'll be a winner!

## SUMMER FUN DISCOUNTS

**S**top by our offices for discount tickets to Great America, Marine World and Waterworld.



While you're here, check with us for a Happy Vacation Loan. We have low rates and easy repayment terms.



## Save time: Check out our website at [www.swsfcu.org](http://www.swsfcu.org)

**C**heck your VISA information, consider all the great loans we offer (including a handy loan calculator), fill out a loan application, order your checks and read loads of helpful and timely consumer information — ONLINE!

Our website is the easiest way to take advantage of all the great member services we offer. This is a great Credit Union benefit.



United  
We Stand

## Shell Western States Federal Credit Union

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AUDIO-RESPONSE (24/7): 1 (800) 448-4081 • WEB SITE: [www.swsfcu.org](http://www.swsfcu.org) Mark Scott

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Your savings are federally insured to \$100,000 by the National Credit Union Administration.

NCUA  
a U.S. Government Agency.  
Your IRA investments are insured to an additional \$100,000.



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Member Services  
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