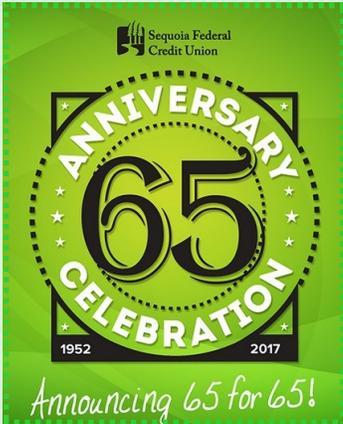




Sequoia Federal SUMMER 2017
Credit Union

EST. 1952 BY REDWOOD CITY SCHOOL EMPLOYEES

MEMBER NEWS



1952—2017
CELEBRATING
65 YEARS!
SEQUOIA
FCU's
65 FOR 65
SPECIALS

CELEBRATE WITH THESE OFFERS:

- \$65 cash back for each \$6,500 borrowed to purchase or refinance an auto,*
- 6,500 Bonus ScoreCard® Reward points for each new VISA Credit Card account,*
- \$65 credit towards purchasing a GAP insurance policy.*

Certain Restrictions Apply, Ask for Details

SUMMER Loan Payments

If you currently have a loan which is paid through payroll deduction, it is time to evaluate if the amount deducted is enough to cover any summer payments. Ask your payroll clerk if a deduction to Sequoia Federal Credit Union will be made during the summer months. For those not working twelve months, generally certificated personnel, who do not have deductions taken for the two summer months please mail payments to the credit union. If you experience difficulty making payments, please contact us to avoid being reported delinquent to the credit bureaus.

Did You Know?

Planning Documents You Need to Manage Life's Events

Part 3

Managing Health Care

Without warning, an accident or illness can devastate any one at any age. Thinking ahead about your wishes for health care and who you would like to make decisions for you if you are incapacitated is important. The following legal documents help ensure that your wishes are carried out.

Power of Attorney for Health Care. In this document you name a person (who may be a family member, friend, or other agent) to make health care decisions for you if you are incapacitated and not able to express your own wishes. Before creating the document, make sure that you discuss your wishes with the person you wish to have your power of attorney and get their agreement to serve. You may also wish to name a back-up agent in case the first person is unable to serve. Different state laws have slightly different requirements; find your state's form by entering your state's name and "form for power of attorney for health care" in your search engine. The document becomes valid when you sign it in the presence of the required witnesses. You don't need an attorney or planning professional to prepare the document, but in some cases such help may be useful. Provide your agent(s) a copy of the document.

Medical Information Release (HIPAA Release Form). Federal regulations to ensure the privacy of personal medical information can make it difficult for even a close family member to get information. Having a properly executed medical information release form on hand allows you to name those people you'd like to be able to get information if you aren't able to share. Such individuals typically might be spouse or partner, parents, children or siblings.

Living Will or Advance Directive. In this document you consider what type of treatment you would or would not like to have in various circumstances. For example, you can give directions about the circumstances in which you would or would not like to be resuscitated. Make sure your health care agent(s) has a copy.

The Credit Union and the Mail

We would appreciate when mailing deposits or correspondence to the credit union that you use the following address:

Sequoia FCU
PO Box 5413
Redwood City, CA 94063-0413



Your Path to a Better Future!

MEMBER NEWS

SUMMER 2017

Board of Directors 2017

President	Bruce Rollin
Vice-President	Alma Ontiveros
Secretary	Virginia Padron
Treasurer	Gary Whitney
Member	Giulia Solari
Member	J. Arthur White

Holiday Schedule

Sequoia Federal Credit Union will be closed on the following days:

July 3	Independence Day
July 4	Independence Day
Sept 4	Labor Day
Oct 9	Columbus Day

Summer is in full swing at the Disneyland Resort!

Sequoia Federal Credit Union and Get Away Today have teamed up to give you the best tips to plan your summer vacation.

First: Book with Get Away Today. They guarantee the best prices on tickets and hotel rates. Reserve your hotel now at the best price and experience all the fun happening this summer including Summer of Heroes, the opening of Guardians of the Galaxy Mission: BREAKOUT! and the reopening of Rivers of America.

Second: Take advantage of the Fastpass system. Now that Matterhorn and Toy Story Mania have Fastpasses, there are plenty of opportunities to skip the line and hit more of your favorite rides. You will also want to download the Disneyland app so you can check ride wait times, make dining reservations, locate your favorite characters and more!

Third: If you decide to head further south to San Diego, the new Orca Encounter and Ocean Explorer are making their way to SeaWorld San Diego this summer. Meet your favorite orcas and experience unique aquariums, digital technology and a new interactive ride called Submarine Quest.

No matter where you choose to vacation this summer, Get Away Today can help! With their Best Price Guarantee and Layaway Lock-In Plan, you can get the lowest prices for your trip. Call their agents at 855-GET-AWAY or book online at <http://www.getawaytoday.com?referrerid=2141> and be sure to mention Sequoia Federal Credit Union when booking.

Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:



Members get a **\$100** cash reward for every new line when you switch to Sprint®.

Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.

Plus, get a **\$50** loyalty cash reward every year for every line.

Here's how to sign up for Sprint cash rewards:

Become a Sprint customer.

Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.

Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Unlimited Data • Talk • Text

1st Line | 2nd Line
\$50 | \$40

➤ 3rd- 5th Lines **FREE** ◀

Available for a Limited Time Only.



30,000 ATMs Nationwide
With CO-OP ATM
Withdrawals and Deposits

55,000 Surcharge-Free ATMs
Worldwide with Allpoint ATM



Debt Consolidation

We have what you are looking for:

-Personal Loans 



-Low Rate VISA Cash Advances

-Auto Equity 

Rates as low as 2.99% APR

APR: Annual Percentage Rate

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING LENDER