



**Sequoia Federal
Credit Union**

FALL 2018

EST. 1952 BY REDWOOD CITY SCHOOL EMPLOYEES



MEMBER NEWS



Halloween Time and holidays at the Disneyland Resort



Get Away Today

are right around the corner and we couldn't be more excited! With festive décor, scrumptious treats and delightful ride-overlays, these seasonal celebrations are going to be more magical than ever before. This is why Sequoia Federal Credit Union has partnered with Get Away Today, to make sure you can experience all of the magic at the lowest price.

From September 7th to October 31st, you'll be able to see the most spooktacular time of year come to life at the Disneyland Resort. During Halloween Time, guests will be able to experience ride-overlays like Space Mountain Ghost Galaxy, Haunted Mansion Holiday and the all-new, Guardians of the Galaxy: Monsters After Dark. Plus, you won't want to miss out on treats and eats so delicious you'll scream. With so much to experience, you won't want to miss out on any of the frightful fun!

Starting November 9th, guests who visit the Disneyland Resort can enjoy "The Merriest Place on Earth." Experience attractions like Mater's Jingle Jamboree, Luigi's Joy to the Whirl and "it's a small world" Holiday. In addition to the fun, you can relish in joyful celebrations like Festival of Holidays, A Christmas Fantasy Parade, "Believe... in Holiday Magic Fireworks" and more! With holiday festivities in both Disneyland Park and Disney California Adventure, it truly is the most "wonderful time of year."

As you can see, 2018 still has so much in store at the Disneyland Resort. Because of this, you'll want to be sure to take advantage of Get Away Today's Layaway Plan. For just \$125 down, you can book your holiday vacation dreams as soon as you think of them!

To book, visit getawaytoday.com or call 855-GET-AWAY to speak to a travel expert directly. Don't forget to mention that Sequoia Federal Credit Union sent you!



**Sequoia Federal Credit Union now offers
Home Equity Lines Of Credit!**

If you are looking to take money on a HELOC to replace a roof, paint, remodel, or for any purpose, we have a great new product to offer. Call for full details!

Did You Know?

Giving to Disaster Relief? Read These Tips First



Natural disasters have been in the news recently. Wildfires in California and Montana. Flooding in the Northeast. Tornadoes in the Midwest. Hurricane season has really started with Florence. When natural disasters occur, appeals for help follow. There are hundreds, if not thousands, of charities ranging from small to large, local to multi-national.

So how do you determine who should receive your donations? These tips will help you make sure your donation will do the most good.

- Check out the charity with these charity watchdogs: BBB Wise Giving Alliance, Charity Navigation, and CharityWatch. These organizations evaluate charities using a number of criteria including how much money goes to charitable programs rather than fundraising and administration.
- If the charity hasn't been evaluated by one of the watchdogs, check its financial statements, annual report and other information to find out how it spends its money. According to the BBB Wise Giving Alliance, at least 65% of the charity's spending should go to programs. If you don't find the information on the charity's website, you may be able to find the charity's financial information at GuideStar which maintains a national database of nonprofits. You will need to register to access the information but it is free.
- Beware of similar names. Charities can have similar names because they may be addressing a common cause but others may use a similar name as a scam.
- Beware of unsolicited texts and emails. These charity appeals could be scams or contain malware.
- If interested, check out charity messages posted on social media before donating. Some of these may not be legitimate.
- If you are interested in donating goods, make sure that you give items that have been requested. Also make sure that the organization receiving the donation has a specific plan for delivering the donations.
- Be cautious when using crowdfunding sites. It can be hard to determine if a fundraising campaign is legitimate and if the money will be used for the stated purpose. In addition, crowdfunding sites usually take a percentage of the total donations and you may have to pay a processing fee.
- This article from the FTC, www.consumer.ftc.gov/features/how-donate-wisely-and-avoid-charity-scams, has more information about avoiding charity scams.

Remember the best donation is the one that will do the most good.



Your Path to a Better Future!

MEMBER NEWS

FALL 2018

Board of Directors 2018

J. Arthur White	President
Virginia Padron	Vice President
Giulia Solari	Secretary
Gary Whitney	Treasurer
Dotress Rollin	Member
Rochelle Kirchner	Member
Terry R. Thom	Member

Holiday Schedule

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

Oct 8	Mon	Columbus Day
Nov 22	Thurs	Thanksgiving
Nov 23	Fri	Thanksgiving
Dec 25	Tues	Christmas
Jan 1	Tues	New Years

For your Information!

When you obtain an auto loan with the credit union, we are listed as lien holders on your title. After you are finished paying the loan in full the credit union will send you the title. Here is what you need to do once you receive the title:

- Remove Sequoia FCU as lien holder on the vehicle at the DMV by visiting them with the ownership document (pink slip) the credit union has signed.
- Contact your insurance agent and have Sequoia FCU removed as lien holder.

Taking these steps will prevent any delay in selling your vehicle or receiving any settlements from your insurance carrier.



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

55,000 Surcharge-Free ATMs
Worldwide with Allpoint ATM



COURTESY PAY

“We’ve got you covered!”

Did you know that you can have \$500 of overdraft protection on your debit card?

Courtesy Pay is a non-contractual overdraft protection service that we offer to our members with eligible share draft (checking) accounts. As long as you maintain your account in good standing, we may cover insufficient fund items up to your approved \$500 Courtesy Pay limit. We will charge our \$25.00 overdraft fee and send you a notice each time an overdraft occurs. You are required to bring your account to a positive balance within 30 days.

What can Courtesy Pay mean to you?

Some of us occasionally find ourselves a little short on funds, which can inadvertently result in an overdraft. If something like this happens to you, Courtesy Pay may save you embarrassment, time, money and hassle.

A mistake in your checkbook

Have you ever forgotten to make an entry in your checkbook that resulted in an overdraft? With Courtesy Pay, your overdraft may be covered.

Miscommunication between multiple account holders

Do you have two family members with access on one account? If someone forgets to mention an ATM transaction or debit card purchase it might result in an overdraft. With Courtesy Pay, your overdraft may be covered.

An Unexpected Bill

Ever been short on cash due to an unexpected car repair or medical expense that caused an overdraft? With Courtesy Pay, your overdraft may be covered.

All you need to do is contact us and opt in! It’s That Easy!

It’s All About Sequoia’s VISA



Do you have balances at rates higher than 10%? Sequoia FCU has a VISA program to consolidate those high rate balances. Our VISA program offers a no fee and low rate cash advance rate of 9.9% APR* that you can use to pay off those burdensome balances. The program also has other advantages such as Scorecard® Reward points that can be exchanged for travel, merchandise and holiday cashback of up to \$300. Call us for all the details.

*Annual Percentage rate

Special notification regarding our mobile app for your Apple and Android devices. Now available for download is the Sequoia Federal Credit Union App!



- The App Store for Apple
- iOS Google Play for Android

Links available on our website at www.sequoiafcu.org, let us know how you like it.

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