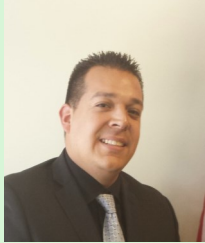




MEMBER NEWS 

**Welcome to Sequoia Federal Credit Union's
newest team members:**



Albert Hernandez, Executive VP

Albert worked with a local credit union as Branch Manager for 5 years. He also worked with a large local community bank in the East Bay, as a Senior Branch Manager, VP position for 3 years. Albert has developed skills through his total of 20 years experience with financial institutions.

A graduate of High Tech Institute in the State of Arizona, he received a Bachelor's degree in Computer Business Electronics Technology

He grew up in Redwood City and looks forward to serving the local Redwood City community as the future CEO of Sequoia Federal Credit Union.

Dolores Cisneros, Customer Service Representative



Dolores came from a local credit union where she worked as a Financial Service Representative. She graduated from San Jose State University in the summer of 2020 with a Bachelor's degree in Communication Studies. She is very excited to start a new journey with Sequoia Federal Credit Union. Stop by your credit union during the month of October to welcome Dolores and when you say "Trick or Treat" she may have a treat to give you for Halloween.

**Sequoia Members have access to 85,000 ATMs
Fee Free**

Look for the following symbols.

55,000 Surcharge-Free ATMs Worldwide with Allpoint



30,000 ATMs Nationwide with the CO-OP ATM network. Many of the CO-OP ATMs have deposit capability for our members. Deposits made at CO-OP ATMs will have a 5 business day hold placed against all funds and checks deposited.



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. Your Sequoia VISA also has other advantages such as earning Scorecard® Reward points for purchases that can be exchanged for travel, merchandise and CASH BACK of up to \$300 per calendar quarter. Call us for all the details.



*Annual Percentage Rate

**APPLE WALLET FOR SEQUOIA'S VISA
DEBIT CARD!**

Apple Wallet is now live and available for your Sequoia VISA Debit card!

Coming soon, our new service provider, CO-OP, is working with us to develop Google Wallet and Samsung Wallet.

Download the app at the Apple store for your iPhone and start using the secure and convenient way to keep your Sequoia VISA Debit card at the top of your wallet! Not an Apple user, watch out for Google and Samsung apps soon.

Share your experience with the new features for your Sequoia VISA Debit card with us through memberservices@sequoiafcu.org.

Check This Out

Sequoia Federal Credit Union offers its members two great insurance programs:

Guaranteed Asset Protection (GAP) Advantage

GAP Advantage has the following benefits:

- Pays the difference between car insurance settlements on totaled vehicles and the remaining amount of the loan,
- Advantage will reimburse the deductibles on insurance paid repairs up to \$500 per accident,
- \$1000 credit towards the financing of your replacement vehicle with Sequoia Federal Credit Union.

Mechanical Breakdown Protection (MBP)

• MBP is the equivalent of a dealership's extended warranty but at a significantly lower cost for the same coverage. This is available to all members regardless of where the vehicle is finance or even if the vehicle is completely paid for.

Please compare our programs before committing to a dealership's as our are often a much better deal.

Please contact the credit union regarding any limitations that may apply.



Your Path to a Better Future!

MEMBER NEWS

FALL 2020

Your Social Security Number ISN'T EVER suspended.

A caller says that he's from the government and your Social Security Number (SSN) has been suspended. He sounds very professional. So you should do exactly what he says to fix things...right?

WRONG!

Social Security Numbers do not get suspended. This is just a variation of a government imposter scam that is after your SSN, bank account number, or other personal information. In this variation of the scheme, the caller pretends to be *protecting* you from a scam while he's trying to lure you into one.

Here are a few tips to protect yourself:

- Never give out or confirm personal information over the phone, via email or on a website until you've checked out whoever is asking you for it.
- Do not trust a name, phone number, or email address just because it seems to be connected with the government. Con artists use official-sounding names and may fake caller ID or email address information to make you trust them.
- Contact government agencies directly, using telephone numbers and credible website addresses you know to be legitimate.

If someone tried to steal your personal information posing as a government official report it at:

www.ftccomplaintassistant.gov

Board of Directors 2020

President	J. Arthur White
Vice-President	Virginia Padron
Secretary	Dottress Rollin
Treasurer	Rochelle Kirchner
Member	Gary Whitney
Member	Kevin Sugar
Member	Alma Ontiveros

Holiday Schedule

Oct 12	Columbus Day
Nov 11	Veterans day
Nov 26 (Thursday)	Thanksgiving
Nov 27 (Friday)	Thanksgiving
Dec 24 (half day)	Christmas Eve
Dec 25	Christmas
Dec 31 (half day)	New Years Eve
Jan 1	New Years

Did you know?

Before Contributing to Disaster Relief for the California Fires Read These Tips

Written by Drew Guthrie

Wildfires are raging in California. The hurricane season is very active including 2 storms back to back impacting the Gulf coast. When natural disasters like this 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.

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](#), www.consumer.ftc.gov/features/how-donate-wisely-and-avoid-charity-scams, from the FTC has more information about avoiding charity scams.

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

Originally published by Foolproof, visit their website www.foolproofcustom.com for more interesting and informative articles.

