



SISKIYOU CU

SPRING ISSUE 2025



Here for You - Always

Siskiyou Credit Union is devoted to our membership and community. As a not for profit co-operative organization, owned by its membership, we understand the needs of our tight-knit community and work hard every day to provide quality financial products that keep fees low, dividends high, and the financial success of our membership paramount.

With Siskiyou CU, your money is safe. All member deposits are federally insured up to \$250,000 by the National Credit Union Administration, or NCUA.

*And, once you're a member—you're one for life.
Thank you for another wonderful year, serving you.*

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6 Ways to Use Your Home Equity



Siskiyoucu.org | 530.842.1694



From Our CEO - Heather Rizzo



“Our focus has always been, and will continue to be, empowering you, our members.”

We are constantly striving to enhance your experience by offering services and products that meet your needs, while also investing in the communities we serve. Whether it's through financial education, local initiatives, or providing personalized support, we are dedicated to making a positive impact.

Looking ahead to 2025, we are enthusiastic about the opportunities that lie ahead. We'll continue to grow, innovate, and, most importantly, listen to your feedback to ensure we're delivering the best possible experience for you. Together, we'll make this year even more successful than the last.

Thank you for being an integral part of our success. We are proud to be your credit union and look forward to another year of growth, opportunity, and continued community support. Wishing you all the best in 2025!

Dear Valued Members,

As we reflect on the accomplishments of 2024, we are filled with pride and gratitude for the support you've shown us throughout the year. 2024 was an exceptional year for our credit union, and we are excited to share that SCU is in a strong position as we step into 2025. Thanks to our dedicated members—we've seen growth, innovation, and a deepened commitment to serving our community.

Annual SCU Members Meeting

June 16, 2025
5pm SCU Lobby

Come meet our team and learn more about your credit union.

Member Appreciation Day 2025

June 16, 2025
11am-2pm

Hot Dogs, Raffle Prizes & Much More

Giving Back

Donations & Sponsorships

Siskiyou Credit Union is proud to support the community throughout the year by partnering with several organizations that provide valuable programs and services to Siskiyou County residents.

For the 2024 Year

- Friends of Hibbard
- Yreka Empowerment Siskiyou
- Children First
- YMCA Strong Community
- Siskiyou Golden Fair
- YHS Baseball
- Rotary Club Scenic Bike Tour
- McCloud Chamber Mushroom Fest
- Yreka Little League
- Etna High Sober Grad
- YHS Sober Grad
- Bigfoot Jamboree
- North Siskiyou Chamber
- Fairchild Golf Tournament
- McCloud Chamber Car Show
- Jefferson State Stampede
- YHS Football
- Women in Business
- YHS Basketball Tournament
- YPD National Child Safety Council
- Holiday Parade & Night of Lights
- Giving Tree
- Friends of Siskiyou County Museum
- Mt Shasta Concert Series
- Mt Shasta Ski Park
- Siskiyou County Farm Bureau
- Weed High School Athletics
- SVCC Junior Rodeo
- Mt Shasta Education Foundation
- Mt Shasta Archers
- Friends of the Scott Valley Pool
- Grenada Elementary School
- Trails End Music Festival
- Montague Pool
- Siskiyou Golden Fair Junior Livestock Auction
- Fort Jones Elementary School



EXTENDING OUR REACH

New Siskiyou Credit Union ATMs

Siskiyou Credit Union is continuously seeking opportunities to make access to SCU more convenient for all of our members throughout Siskiyou County. Which is why we are proud to announce that we now have five ATM locations throughout the county.

Yreka ATM

1420 Fairlaine Road, Yreka CA 96097

Weed ATM

616 S Weed Blvd
Weed, CA 96094

Mt Shasta ATM

526 Chestnut Street
Mt Shasta, CA 96067

Ft Jones ATM

11219 N Hwy 3
Ft Jones, CA 96032

Etna ATM

424 Main Street
Etna, CA 96027





Apply Today

Use Your Home Equity

Home equity is a powerful resource for homeowners. Check out our pro tips on how you can leverage it to your advantage:

- 1 Home Improvements & Renovations**
Use equity to fund upgrades, increasing your home's value and comfort. Perfect for that kitchen remodel or adding an extra room.
- 2 Consolidating High-Interest Debt**
Home equity can be used to pay off high-interest debts like credit cards, potentially lowering your overall monthly payments.
- 3 Funding Education Expenses**
Invest in you or your family's future by using home equity to pay for education, whether it's college tuition or vocational training.
- 4 Buying an Investment Property**
Leverage your equity to purchase a rental property, diversifying your investments and potentially generating additional income.
- 5 Retirement Planning**
Supplement your retirement savings by tapping into your home equity, either through a reverse mortgage or by downsizing.
- 6 Building an Emergency Fund**
Create a financial safety net by setting aside some of your equity for unforeseen expenses or emergencies.

Board of Directors

Paul McCoy - Chairman
 Maryann Kaae-Munson - Vice Chairman
 Kristin Lea - Treasurer/Secretary
 Kathleen Bergeron - Board Member
 Grace Bennett - Board Member
 Quintin Gaddy - Board Member
 Marcus Robinson - Board Member

Supervisory Committee

Kathleen Koon - Chairman
 Debbie Van Buskirk - Secretary
 Lisa Andreas - Committee Member

Executive Management

Heather Rizzo - CEO
 Christine Cooper - COO



YREKA OFFICE

Monday-Thursday: 9am-5pm

Friday: 9am-6pm

PO Box 1125
 1420 Fairlane Road
 Yreka, CA 96097

P: 530.842.1694
 F: 530.842.5326
 Loan Dept. F: 530.841.0752

ATM LOCATIONS

1420 Fairlane Road
 Yreka, CA 96097

11219 N Hwy 3
 Ft Jones, CA 96032

424 Main Street
 Etna, CA 96027

616 S Weed Blvd.
 Weed, CA 96094

526 Chestnut Street
 Mt Shasta, CA 96067

