

YOUR COMPLIANCE NEWSLETTER



January 2020

DATES TO REMEMBER



March 27th – 29th 2020



June 12th, 2020 – 11am-2pm

June 12th, 2020
Starts 6:00pm



August 12th – 16th, 2020
Mall Stage Sponsor



SISKIYOU CENTRAL CREDIT UNION ANNUAL AUDIT

This year our annual membership verification audit will be performed by the accounting firm of Richards & Associates CPA'S. Please review your December statement for any errors. No reply is necessary if your statement is found to be correct. If no response is made within 10 days, the account will be considered accurate. Please report any discrepancies to our auditors at: Richards & Associates, certified public accountants, post office box 2373 Venice, California 90294-9900

CALIFORNIA DEPARTMENT OF INSURANCE NOTICE

CUNA MUTUAL GROUP HEREBY PROVIDES YOU WITH NOTICE REGARDING THE PRE-EXISTING EXCLUSION PROVISION ON OPEN-END CREDIT LIFE AND/OR CREDIT DISABILITY ACCOUNTS AS REQUIRED ANNUALLY BY THE CALIFORNIA INSURANCE DEPARTMENT.

CALIFORNIA NOTICE

THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHARGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE. 1217 CA/10

PRIVACY CHOICES

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

You can call (530) 842-1694 Ext.0, visit our website at:

<https://www.siskiyoucu.org/Services/Privacy-Choices> , or complete the form below and present it at the branch or mail it to: PO BOX 1125, Yreka, CA 96097

No, please do not share personal and financial information with outside companies you contract with to provide financial products and services

Printed Name: _____

Date: _____ Account # _____

OFFICE HOURS

Monday - Thursday • 9 am to 5 pm
Friday • 9 am to 6 pm

AUDIO RESPONSE SYSTEM

800.755.4747 • 530.842.4830

ATM LOCATIONS

845 Fourth Street, Yreka, CA 96097
214 E Lake Street Mt Shasta CA 96067
616 South Weed Blvd. Weed CA 96094

YREKA OFFICE

845 Fourth Street
Mailing:
PO Box 1125
Yreka, CA 96097

Phone 530.842.1694

Fax 530.842.5326

Loan Dept. Fax 530.841.0752

TEXT THE CREDIT UNION

Have questions, you can now text Siskiyou Central Credit Union. You can reach our Call Center @ 530-842-1694 or our Lending Department @ 530-842-1442 give it a try and send us a text today!

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans. This notice explains our standard overdraft practices. What are the standard overdraft practices that come with my account? We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means, we do not guarantee that we will always authorize and pay any type of transaction. Each account has a standard overdraft limit. If we do not authorize and pay an overdraft, your transaction will be declined. What fees will I be charged if Siskiyou Central Credit Union pays my over-draft? Under our standard overdraft practices:

- We will charge you a fee of \$30 each time we pay an overdraft.
- There is a limit 9 fee's per day we can charge you for overdrawing your account.

What if I want Siskiyou Central Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions? If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (530) 842-1694 Ext.0, visit our website at <http://www.siskiyoucu.org> , or complete the form below and present it at the branch or mail it to: PO BOX 1125, Yreka, CA 96097. You can revoke your authorization for Siskiyou Central Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

I want Siskiyou Central Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____ Account # _____