

SCCU Miner Branch

Did you know that we have a branch in Yreka High School?

YREKA MINERS

This branch is open during the lunch hour and ran by high school students. The purpose of this is to give kids the opportunity to learn valuable life and work skills such as teamwork and accountability that will carry on past high school and earn a little money to save. **If you have or know a high**



school student at Yreka high who would be interested in this employment opportunity, have them call Christine at 530.842.1694 ext. 123.

Bite of Reality

Financial simulation at Mt. Shasta and Yreka High Schools

For the past two years Siskiyou Central CU has hosted the "Bite of Reality" event (a fun and interactive financial simulation for students) at Mt. Shasta and Yreka HS. Students are provided with a scenario that includes an occupation and salary, married and maybe even with kids. The students are tasked with purchasing from eight different stations all of the necessities needed once they are on their own. This includes, transportation, housing, child care, electricity etc.



Once they have made some of their purchases they come to realize that they are broke. They will then visit the Credit Union table where SCCU staff explains that they can't afford some of their purchases; the student is then responsible for returning items in exchange for something more affordable. The most common item returned is transportation, they find that they can't afford the new sports car and have to make a realistic choice between a used vehicle or public transportation until they can afford a new car payment. Students find this to be an eye opener and it creates great discussions at home.



Bite of Reality is funded by the RMJ Foundation and supported through credit unions. It is offered throughout the school year from 8th graders to Seniors. It is about a 2 - 2 1/2 hour session for up to 150 students. **If a student or teacher is interested they can contact Christine Todd with Siskiyou Central Credit Union at 530.842.1694 ext. 123.**

BOARD OF DIRECTORS

Paul McCoy, Chairman
 Kimberley Eastman, Vice Chairman
 Kathleen Bergeron, Secretary
 Ron Childers
 Anthony Intiso
 Maryann Munson

SUPERVISORY COMMITTEE

Kathy Koon, Chairman
 Debbie Van Buskirk, Secretary
 Lisa Andreas

EXECUTIVE MANAGEMENT TEAM

Becky Ives, CEO
 Brenda Byrd, EVP/CFO
 Heather Wagy, EVP/COO

YREKA OFFICE

P.O. Box 1125 • 845 Fourth Street
 Yreka, CA 96097

 Call 530.842.1694
 Fax 530.842.5326
 Loan Dept. Fax 530.841.0752

ATM LOCATIONS

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

BRANCH HOURS

Monday - Thursday

9 am to 5 pm

Friday

9 am to 6 pm



845 Fourth St. | Yreka, CA

SiskiyouCU.org | 530.842.1694

Run Fast to Catch Our Best CD Rates

Investing in Certificates of Deposit (Share Certificates) is a safe, low risk way to save and grow your money. As a not-for-profit, Siskiyou Central CU is able to offer members higher rates on Share Certificates as well as other types of savings accounts.

1ST QUARTER 2019



HERE TO HELP YOU SEE YOUR MONEY GROW

We're bringing CDs back!!

start saving today!

TERMS FROM 6 MOS. - 24 MOS. AND RATES AS HIGH AS 2.25% APY*!

Siskiyou Central CU is excited to bring our Certificate of Deposit program back for a limited time with amazing rates. Whether you're investing in your retirement, a future vacation or a new home, compare our CDs with the right goal for your future. The CD program is for new money only, so if you have a savings or CD at another financial institution now is a great time to consolidate.

You will find flexible terms from 6 months up to 24 months with rate as high as 2.25%APY. For as little as \$500 you can start earning more on your own money when you open a CD. Because this CD program is for new money only, we have also increased our dividends on existing savings and Money Market accounts. These accounts are still federally insured up to \$250,000 by the National Credit Union Association (NCUA).

Here to serve you and your financial needs, here to stay to see you meet your financial goals. Plus our staff is pretty doggone amazing. **To start saving today with a Certificate of Deposit, stop the branch or give us a call at 530.842.1694.**

- Begin saving with as little as \$500
- Enjoy convenient terms of 6, 12, 18 and 24 months.
- Make more money with our compounding dividends, paid monthly
- Dividends can be transferred to your checking or savings account
- No set up or maintenance fees

*Federally Insured By NCUA. Membership eligibility required. APY= annual percentage yield, Early withdrawals subject to penalty.

✓✓ MARK YOUR CALENDARS



>>	March	Sportsmen's Expo
>>	April	Superhero Bake sale - every Friday
>>	June	Member Appreciation Day
>>	July	Chili Cook-off at the Yreka Chamber Gold Rush Days



845 Fourth St. | Yreka, CA

SiskiyouCU.org | 530.842.1694

DO YOU KNOW ABOUT OUR DOGGONE GREAT CHECKING ACCOUNTS?



OUR PLATINUM CHECKING is the platinum standard in checking accounts. You'll get great benefits, protection, and the peace of mind you need - all for only \$5 PER MONTH!

- ✓ No Minimum Monthly Balance
- ✓ Free Bill Pay
- ✓ Overdraft Protection
- ✓ Visa Debit/ATM card

Stop By & Switch

Or, get our easy switch kit online at SiskiyouCU.org/sd/SwitchKit



ID Protect®

Identity theft protection for you and your family.



Debit Advantage™

Buyer protection and extended warranty on purchases.



Travel and leisure discounts

Get great discounts for hotels, restaurants, rental cars and more!



Family Health Discounts

Save on prescriptions, vision, and dental.



Cellular Telephone Protection

Low deductible and covers damage or theft.



Shopping Rewards

Enjoy savings at thousands of retailers and even cash back!

Find out more at SiskiyouCU.org or call 530.842.1694!

New Branch Building Coming Soon!

We are busy building for your future and are excited to announce a new bigger, more modern Siskiyou Central CU coming in late 2019 to Early 2020 at 1420 Fairlane Road, Yreka CA!

The new building will have:

- Easily Accessible Convenient Location
- Drive up ATMs
- Community Space
- Modernized Conveniences



Community Involvement

SCCU is proud to support our local community events throughout the year! Below are just a few programs/events we supported in 2018!



Chili Cook-Off



Super Hero Bake Sale



Water Donated for Klamathon Fire



Habitat for Humanity

School Savings Program Back For It's Third Year!



Evergreen, Jackson St., Montague and Grenada schools

SCCU is proud to bring back for the third year our school savings program "Stash Your Cash". This program is currently available for Evergreen, Jackson St., Montague and Grenada

schools and was designed to

help the youth of Siskiyou County learn and create savings habits. We visit each of these schools once a month for "Bank Day" where SCCU staff is onsite collecting deposits. The child will receive a treasure map that we stamp for each deposit made. And as a little incentive we reward the child with small surprise to show that saving is rewarding.

If you are interested in how to sign your child up or have a school not listed you would like to see the program at, contact us at msr@siskiyoucu.org or 530.842.1694. They can sign up any time of the year.

When Are We At Your School?

Evergreen	2nd Tuesday of each month
Jackson St.	2nd Wednesday of each month
Montague	2nd Thursday of each month
Grenada	3rd Friday of each month

Announcing our newest location!

Our Full Service ATM is now up and running at 616 S. WEED BLVD. WEED. CA. 96094.

Siskiyou Central Credit Union is proud to be part of the Weed Community!



Save the Date!

March 23-24, 2019

SISKIYOU CENTRAL CREDIT UNION SPORTSMEN'S EXPO

1ST QUARTER 2019