



December 2018

Card Skimming on the Rise

More and more, devices built to steal your credit or debit card information are being discovered, especially at gas stations and ATMs.



Practical ways to protect your information

- Inspect the seals on gas pumps for signs of tampering
- Wiggle card readers at pumps or ATMs before use
- Run any debit card transactions as “credit” at the gas pump
- Check bank and card statements carefully

New Car for The New Year

New Auto Loans
As Low As
2.74% APR*

Pre-Owned Auto Loans
As Low As
3.04% APR*

- Up to 100% financing including tax, license & warranty
- Budget-friendly low rates & affordable monthly payments



Applying Is Easy

You can apply for your loan from the comfort of home at seawest.coop or just call us today!

*APR = Annual Percentage Rate. Advertised rate is our best rate with a 36-month term and includes 0.25% rate reduction for direct deposit to a Sea West checking account and automatic loan payments. Other rates and terms available. Rates subject to change without notice.



Pictured L to R: Darrell Lee, Jennifer Van Vleet, John Romero

Sea West Supports Operation Christmas Child

Our TRACEN Petaluma branch joined with the Coast Guard in supporting Operation Christmas Child, sponsored by Samaritan’s Purse.

The program provides children in need around the world with a gift delivered in time for Christmas. For more information visit www.samaritanspurse.org.

Wishing You Happy Holidays and a Prosperous New Year

Just In Time For The Holidays - Grandma's Ginger Cookies

The house never smells better than when you're baking! We hope you enjoy the cookies and the memories they are sure to bring to mind:

- 2 cups sifted all-purpose flour
- 1 tablespoon ground ginger
- 2 teaspoons baking soda
- 1 teaspoon ground cinnamon
- ½ teaspoon salt
- ¾ cup shortening
- 1 cup white sugar
- 1 egg
- ¼ cup dark molasses
- ⅓ cup cinnamon sugar



1. Preheat oven to 350 degrees F (175 degrees C).
2. Sift flour, ginger, baking soda, cinnamon, and salt into a mixing bowl. Blend evenly and sift a second time into another bowl.
3. Place shortening into a mixing bowl and beat until creamy. Gradually beat in white sugar. Beat in egg, and dark molasses. Sift 1/3 of the flour mixture into the shortening mixture; stir to thoroughly blend. Sift in the remaining flour mixture and mix together until a soft dough forms. Pinch off small amounts of dough and roll into 1-inch balls.
4. Roll each ball in cinnamon sugar, place 2 inches apart on an ungreased baking sheet and bake in a preheated oven until the tops are rounded and slightly cracked, about 10 minutes. Cool cookies on a wire rack. Store in an air tight container.

Avoid the Holiday Bill Blues

The holidays are a wonderful time of year...until the bills arrive! Here are some tips to help you enjoy the holidays while keeping your finances on track:

Set a Budget...Decide how much you want to spend by category, like gifts, travel, food, decorations and then stick to those numbers.

Track spending...The importance of tracking your spending during the holiday months can't be overstated. Record the items you spend money on each day and compare it regularly with the budget you created.

Avoiding overspending during the holiday season may not be easy but with determination and attention to spending, you will thank yourself in January.



Newsletter News

Beginning in 2019, Sea West will move from a monthly newsletter to a quarterly newsletter with a new look.



Sea West will be closed in observance of the following holidays:

New Year's Day, Tuesday, January 1st

Martin Luther King Jr's Birthday, Monday, January 21st

ATMs and Online Services Always Available



P.O. Box 4949 • Oakland, CA 94605 • Fax: 510-434-6090
Email non-sensitive information to: fsr@seawest.coop
Email sensitive information using Virtual Branch

