

Sound advice

SNOCOPE NEWS AND INFORMATION

FALL 2011

Are you ready to take online banking to the next level?

We're making changes to your online banking platform to give you more choices, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.

Your new online banking platform will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can arrange your home banking main page to include the features and functions that you use most often.

To get started, you'll simply log in and start using your new options. The first time you log in after the update, you will use your member number. After that, you can change it to a new user ID that is personal to you and easier to remember. During the first log-in process, you will also set up your additional security layers, such as questions and images. You will only need to do this the first time you log in.

Once you log in, you are now ready to begin customizing your view. Choose between a two- or three-column layout and move, delete and add boxes of content to your taste. All of your current settings and information, such as automatic transfers and bill pay information, will transfer to the new system. There's no need for you to set it up again.

We are happy to announce this new online experience is set to begin towards the end of November. The flexibility, improved security and increased functionality of the new online banking platform gives you the power to control your banking experience – right at your fingertips.



*The Holidays
are coming...*

What's on your wish list?

October 1st - December 31st, 2011

Get up to \$7,000

with rates as low as 7% and terms up to 36 months!

Apply online today at www.SnoCope.org!

*All loans are based upon approval of credit. Rates are subject to credit rating and all rates are subject to change without notice. Some restrictions may apply.

www.SnoCope.org

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E-mail: snocope@snocope.org

Hours Monday – Thursday

8:30 AM to 5 PM

Friday – 8:30 AM to 6 PM

24-Hour Call Center

866.692.8669

Executive Line: 800.311.8093

SnoCope Federal
Credit Union

Do you have a loan at SnoCope?

If you have a loan at SnoCope you may be eligible to skip your November or December payment.

For more information, please visit www.SnoCope.org today!

Everyone
deserves
a break...



October 1 - December 31 get
a break on your rate!

5.9% for Platinum or 8.9% for Classic Credit
Cards on all:

- Purchases
- Cash Advances
- Balance Transfers

Rate discount is good until the new balance is
paid in *full!*

Apply today at www.SnoCope.org!

*APR = Annual Percentage Rate • Discounted rate is for all purchases, balance transfers and cash advances on a SnoCope Visa Platinum or Classic Credit Card from October 1st - December 31st 2011 • Discount rate will remain effective on those balances until they are paid in full • Other restrictions may apply

Upcoming Seminars

10 Steps to Financial Success
Thursday, October 20th
County Admin East
Public Meeting Room #1
Please call to RSVP

2011 Holiday Schedule

Columbus Day
Monday, October 10th
(County is open)

Veteran's Day
Friday, November 11th

Thanksgiving Day
Thursday, November 24th

Christmas
Monday, December 26th

New Year's
Monday, January 2nd

Holiday Hours
Day after Thanksgiving
Friday, November 25th
close at 3 pm

Creating a Workable Plan of Action for Savings

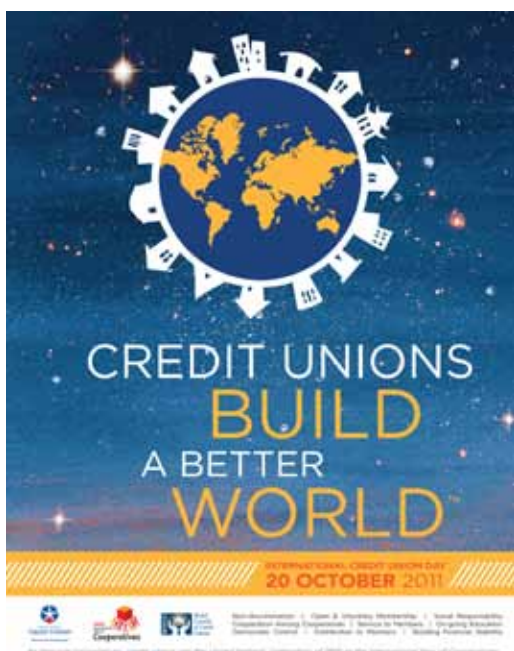
Creating financial goals can be a challenge but once you have them it's time to design a plan that allows you to achieve them. You can start with the following steps:

Open the appropriate credit union accounts. Financial goals may require savings or IRA accounts in order to give you a place to store and grow your money.

Use an online calculator to determine how much you need to set aside each month to reach your goals. From this data, create your milestones to measure your progress.

Redo your budget to accommodate the amount you need to set aside.

Goals are meaningless if you don't take the necessary steps to achieve them. Don't feel overwhelmed; just start small and take each step one at a time. If you would like someone to help you put together some goals and a budget for you, please contact our free financial counseling partners, Balance. Either call 888-456-2227 or visit www.balancepro.net for more information.



Join us in celebrating
October 17 - 21.

We will have:

Free Shredding All Week
(limited to 1 box per member)

Free Identity Theft Information



Your savings federally insured to \$250,000
NCUA
by the National Credit Union Administration,
A U.S. Government Agency.



Member *defined.*