

# Sound advice

SNOCOPE NEWS AND INFORMATION

SPRING 2009

## NEW HOME EQUITY LOAN PROGRAM

Starting April 1<sup>st</sup> SnoCope will be offering a new Home Equity loan program. This new program will allow members the ability to borrow against the equity in their home while enjoying a low fixed rate!

The features of this program will include:

- 5 year draw period
- Funds become available again as you pay down the balance
- No pre-payment penalties
- No annual fees
- Can borrow up to 90% of the value of your home
- Free online account access
- Fixed rate

6.875%\*  
LTV 80%

7.875%\*  
LTV 90%

\*Approval is subject to credit rating and some restrictions may apply. All applications will be charged a \$50 application fee. Rates are subject to change without notice.

## Mobile Account Access

SnoCope is proud to announce the launch of free Mobile Account Access! Now you have the flexibility of managing your accounts anytime, anywhere, right from your mobile device. Use this easy and secure way to access your account 24/7.

- Check balances
- Perform transfers
- View 90 days of account history
- Phone must have internet access

To get started, please visit [www.SnoCope.org](http://www.SnoCope.org), click on Services and select Mobile Account Access today!

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FOR ALL THE LATEST NEWS  
AND INFORMATION, GO TO  
[WWW.SNOCOPE.ORG](http://WWW.SNOCOPE.ORG)

## TWO NEW FREE SEMINARS

### Raising Money Smart Kids

A child's future financial well-being depends greatly on what he learns about earning, spending and saving as he is growing up. If kids start learning about money when they are very young, by the time they reach high school they should be better able to distinguish between wants and needs, use credit wisely, and understand the basics of saving and investing. This workshop is a guide for parents to teach their children financial responsibility at any age.

**WHEN:** Wednesday, April 29<sup>th</sup>

**TIME:** Noon – 1:00 PM

**LOCATION:** SnoCope Board Room

**COST:** FREE! Lunch included

**RSVP:** 425-388-3481

### Solving the Mystery of Credit Reports

Credit reports and credit scores, as well as the rights and responsibilities that accompany them, are a concern to many consumers. This seminar provides an overview of credit bureaus, credit scoring and the Fair Credit Reporting Act as well as specific guidance on disputing inaccuracies, improving the credit score, and dealing with identity theft and fraud.

**WHEN:** Thursday, May 28<sup>th</sup>

**TIME:** Noon – 1:00 PM

**LOCATION:** County Admin East, 1<sup>st</sup> Floor Room #1F03

**COST:** FREE! Lunch included

**RSVP:** 425-388-3481

It's National Credit Union  
Youth Week April 20-24

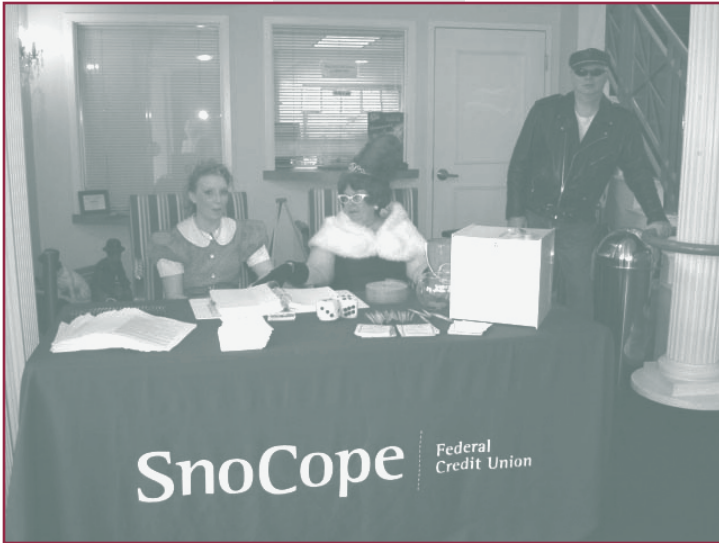
Read more about the magic on  
Page 2 of this newsletter!

THE  
MAGIC  
OF  
SAVING  
AT THE CREDIT UNION

# Youth Week

## Help Us Celebrate Youth!

Visit SnoCope the week of April 20-24 and help us celebrate **National Credit Union Youth Week**. We will show youth and teens how saving regularly can add up quickly—seems like magic. And remember, SnoCope membership is open to all your family members.



## SNOCOPE CELEBRATES ITS 50<sup>TH</sup> ANNUAL MEETING

Saturday, March 21<sup>st</sup> we celebrated the 50<sup>th</sup> Anniversary of SnoCope at the Annual Meeting. It was held at the historic Everett Theatre complete with a 1950's movie (Some Like It Hot) and popcorn & pop. The staff dressed in 50's attire along with a handful of members joining the fun. Marilyn, Lucille, and Audrey were there along with Elvis and even John Travolta! It was quite a night.

Thank you to everyone who celebrated with us. We hope you enjoy the pictures!



### Board of Directors Election Results

Re-elected for 3 year positions were Steve Torrence & John Mills.

Elected for a 2 year position was Anthony Stigall.

**SnoCope** Federal Credit Union

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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

### HOLIDAYS

MEMORIAL DAY

MONDAY, MAY 25



Your savings federally insured to \$100,000  
**NCUA**  
by the National Credit Union Administration,  
A U.S. Government Agency.

