

# Sound *advice*

SNOCOPE NEWS & INFORMATION • WINTER 2018

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### Recent Events 2018

**October 18th** : SnoCope Credit Union received 1st Place Award for Financial Education. The Desjardins Award recognizes SnoCope's ongoing mission to promote adult financial literacy.

**October 27th** : SnoCope raised a total of \$1316 in support of the 2018 Strides Against Breast Cancer Walk / Run. We want to thank all of you - our vendor partners, members, staff and volunteers for meeting the challenge.

**November 16th** : SnoCope partnered with the YWCA to collect food and funds for the Pathways for Women's Emergency Shelter, and even though the timeframe to collect food and funds was very short, we raised \$399.80 and collected about \$200 worth of groceries needed at the Emergency Shelter. Nicely done SnoCope members!

**December 10th** : SnoCope staff once again adopted a YWCA family for Christmas. Staff contributed funds and purchased presents so one family's holiday could be very, very, merry.

**November 19th - December 10th** : SnoCope participated in the Christmas House fundraiser and toy drive. (At the time of this printing the box of toys and donation jars are filling up. See our website after December for donation totals.)

### Tentative Dates 2019

**Ballots & Buns** - 4/17/19  
**Annual Meeting** - 4/18/19



## Tips to Keep Your Home Safe for the Holidays

After calculating how big of a turkey you need to feed all your guests or the best way to avoid holiday traffic on the roads as you travel to celebrate elsewhere, will you remember to take the necessary safety precautions to ensure an emergency-free celebration? Use this handy checklist to keep fires in fireplaces, fire engines away, burglars at bay, and family members out of the emergency room.

### Celebrating at home

- **Install and put new batteries in smoke alarms.** Functioning smoke alarms should be located in or near the kitchen (and any other cooking areas), on each level of the home, and in sleeping areas.
- **Remove fire hazards.** This includes removing anything flammable, including wooden utensils, oven mitts, plastic bags, and towels from around open flames or cooking surfaces.
- **Keep a fire extinguisher in or near the kitchen.** And don't forget to learn how to use it. More than one person should be familiar with where the extinguisher is kept and how to use it. You can purchase a fire extinguisher for your home at most superstores.
- **Take extra care with turkey fryers.** Turkey fryers pose additional fire and burn hazards because of the required hot oil. To prevent a mishap, be sure the oil is the right temperature and always fry your turkey outside in a well-ventilated area.
- **Circulate fresh air.** If you are using a natural gas or propane stove, be careful of a carbon monoxide build up in the home.

Run vents in the kitchen, particularly the ones directly over the stove, and open any windows or doors in the kitchen at least once an hour to circulate fresh air.

- **Watch lit candles.** Scented candles can add to a cozy atmosphere, but with lots of people moving around an enclosed space—including pets and small children—there's an increased chance they could lead to a fire hazard. Do not leave lit candles unattended and, when possible, place them out of reach of young hands.

- **Never use a glass casserole container on a stove burner.** Placing a glass container—purposely or accidentally—on a hot stove burner could cause it to explode. Check all dishes for proper heating and washing instructions.

- **Be aware of electronic appliances in use and their dangling cords.** These pose both fire and tripping hazards!

### Traveling to celebrate

- **Consider a home security system.** If you've ever considered buying a home security system, now's the perfect time to invest in one. There are systems for all budgets, many with cameras that stream to an app on your smartphone so you can keep an eye on things while you're gone, not to mention 24-hour monitoring services for everything from smoke, to carbon monoxide, to tripped light sensors.

- **Keep travel details off social media.** As tempting as it is to boast about travel plans, doing so online could alert burglars. Even with privacy settings turned on, you never know what information could be viewed or passed on from an acquaintance.

- **Put timers on lights.** Set both inside and outside lights on timers to mimic you being home.

- **Turn the ringer down on any land line phones.** If you still have a land line phone installed in your home, turn the ringer volume down so those walking by your house don't hear repeated rings go unanswered.

- **Stop mail and newspaper delivery.** Even if you'll only be gone for a few days, it's smart to stop all mail deliveries or have a trusted neighbor collect your mail. Piles of papers and full mailboxes are telltale signs you're away from home.

## 2019 Holiday Calendar

NEW YEAR'S DAY OBSERVED  
Tuesday, January 1, 2019

MARTIN LUTHER KING DAY  
Monday, January 21, 2019

PRESIDENT'S DAY  
Monday, February 18, 2019

MEMORIAL DAY  
Monday, May 27, 2019

INDEPENDENCE DAY  
Thursday, July 4, 2019

LABOR DAY  
Monday, September 2, 2019

VETERAN'S DAY OBSERVED  
Monday, November 11, 2019

THANKSGIVING DAY  
Thursday, November 28, 2019

DAY AFTER THANKSGIVING  
Friday, November 29, 2019

DAY BEFORE CHRISTMAS  
EARLY CLOSE 3PM  
Tuesday, December 24, 2019

CHRISTMAS DAY HOLIDAY  
Wednesday, December 25, 2019

NEW YEAR'S DAY  
Wednesday, January 1, 2020

E-mail: [sncope@sncope.org](mailto:sncope@sncope.org)

Lost/Stolen ATM/Debit Cards / 24/7

After Hours: 800-472-3272

Lost/Stolen Credit Cards / 24/7

Business Hours: 800-325-3678

Sprig Mobile Account Access:

866-698-8896 / [www.getsprig.com](http://www.getsprig.com)

CO-OP Shared Branching

[www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)

24-Hour Call Center: 866.692.8669

CO-OP Shared Branches/ATMs

1-888-748-3266

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• **Lock doors and windows.** Before leaving home, double check all entry points are locked and secure, including sliding glass doors, second-story windows, and any pet entrances.

• **Don't leave a hidden key outside.** If a burglar suspects you're out of town, they'll take their time looking in all the usual (and unusual) places for an extra key. Don't leave one out for them to find!

• **Unplug unnecessary electronics.** This will save you money and save you from a potential fire if a power surge occurs while you're gone.

Source: [http://sncope.frc.finresourcecenter.com/House\\_\\_Home\\_165911.html?article\\_id=2749](http://sncope.frc.finresourcecenter.com/House__Home_165911.html?article_id=2749)

## 10 Tips for Safe Online Shopping

With the number of online transactions growing each year, thieves and fraudsters are eager to take advantage of our desire for quick, cheap buys online. Follow these ten tips before you hit the "purchase" button and you can avoid falling victim to their scams.

**1. Use familiar web sites.** It can be tempting to use a search engine to find great buys online; however, search results could show you sites that operate by overcharging, selling rip offs, and/or failing to deliver products. Watch out for websites with misspellings of popular retailers or URLs with a different top-level domain (a website with ".net" instead of ".com"). To be safe, stick to well-known websites and be suspicious of those with broken English and that only ship from overseas.

**2. Use only secure websites.** Speaking of URLs, you should only share details like your credit card or banking information on websites with SSL (secure sockets layer) inscription installed. It's easy to see if a website has this added layer of protection—the URL will start with HTTPS:// (notice the "s" in there, for "secure") and a locked padlock icon will appear in the window of your internet browser, in the URL address bar, or in the browser tab.

**3. Don't share more info than needed.** There is no reason a legitimate seller needs your social security number, birthday, mother's maiden name, etc. to verify your payment method. But someone who wants to steal your identity would want those details.

**4. Wi-Fi.** Even if you make sure to only use verified, secure websites for your online shopping, your information could still be compromised (i.e. stolen, logged, tracked) if you share it on an unknown Wi-Fi network/hotspot. If you do decide to use an unknown or free Wi-Fi network (like the ones offered by coffee houses), then it's safer to shop using a gift card, which won't contain any private financial information.

**5. Malware.** Protect your laptop or desktop against malware with an updated anti-virus program and you'll also be protecting your financial information when you make purchases online.

**6. Only use secure payment methods.** Your Spidey senses should tingle if a website asks for you to pay with money orders, wire transfers, or checks. That's because these payment methods do not offer any buyer protection. Stick to credit cards or known online payment methods, like PayPal, to ensure you're protected against shady transactions.

**7. Check your credit card statements regularly.** It's always a good idea to check your credit card statement after making an online purchase. Most transactions will show up on your online statement within 24 hours of making the purchase. You want to make sure it's for the amount you expect and that multiple charges weren't made.

**8. Use strong passwords.** Strong passwords (at least seven characters long with upper- and lowercase letters, numbers, and symbols) that aren't used across multiple sites and are frequently changed will guard you against scammers guessing the password or having it leaked after a data breach. To keep track of your multiple, changing, robust passwords, look into using an online password manager.

**9. Beware of fake apps.** They do exist, and the trickiest ones will look very legitimate—with fancy logos and everything. Like malware, the aim of these apps is to steal your personal and financial information and compromise your identity. To save yourself from falling victim to a bogus retail app, be sure the app is shown on the company's official website, check for ratings from other users to make sure it's been around for a while, and avoid being the first to download a new shopping app.

**10. Too good to be true.** If it feels like a once-in-a-lifetime, too-good-to-be-true price for a usually expensive item—like an iPad or high-end athletic wear—it is, especially if the price is offered under time pressure (buy in next 30 seconds!) after following a link in an email, clicking on a pop-up add, or visiting an unfamiliar website.

Source: [http://sncope.frc.finresourcecenter.com/Shopping\\_165945.html?article\\_id=2733](http://sncope.frc.finresourcecenter.com/Shopping_165945.html?article_id=2733)

*We offer a wide range of products with flexible down payment options.*



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