

# Sound advice

SNOCOPE NEWS & INFORMATION ● SUMMER 2017

Find us on 

**MONEY MANAGEMENT -  
July 12, 2017 Wednesday  
12:00-1:00 PM**

3000 Rockefeller Ave, Everett  
WA; Robert Drewel Building,  
Lower Lobby, Public Meeting  
Room 1.

Everyone can benefit from learning how to prepare a budget. This seminar covers how to balance your accounts, how to cut back on expenses and ideas for increasing your income. You will learn how to save more and how to set financial goals.

Please RSVP with Beth Jarvis.  
Phone: 425-405-9983 / Email:  
Beth@SnoCope.org.

**Preparing Your Financial Goals?** SnoCope Credit Union members can contact Jeffrey Downer of Foresters Financial to assist them with investment and life insurance needs including: retirement accounts, educational savings, 401k rollovers, life insurance planning and more. Go to SnoCope.org, click on "Preparing your financial goals" in the right hand column.

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and speak with a Loan  
Officer or apply online at  
[www.SnoCope.org](http://www.SnoCope.org).



## Member Notification: Significant Improvements Coming To Services In 2017

October 1, 2017

**Change Of Our Main Core Processor:** This is a key change that affects everything else we will be able to do for members now and in the future. Our current core processor has become outdated, unable to offer newer technology for today's ever changing financial world, and unwilling to work with third party providers to allow us to offer new products or enhance current services. We will be converting to a new core processor on October 1, 2017.

Our new core processor will have updated capabilities and capacity to allow us to improve member services. We will now be able to provide even quicker teller transactions and account look up on the front line. We will also improve back office service. Additionally, this change allowed us to enhance our online banking and our mobile banking services. We will also be able to offer a simpler, faster way to open accounts and close loans remotely and then store those documents electronically. Our Member experience plays a big part in who we are and our new core processor will greatly enhance every Member's personal experience.

We will be implementing the following added improvements in addition to the "Change of Our Core Processor." As launch dates approach, we will inform you via Online Banking Notifications, newsletters and news, and traditional direct mail and letter communications.

**Enhancement 2 - A Brand New Online Banking Service:** The ability to access your account information on your PC, Tablet or on your smart phone is vital in today's world. Our new Online Banking product will be easier to use and easier to navigate on any device you are using. It will be device optimized, meaning you will be able to view your account information on any device without annoying scrolling and easily navigate our new online website.

**Enhancement 3 - New Mobile Banking Service:** We will be adding our own mobile banking product and have a SnoCope Mobile Banking App available in both iTunes and Google Play stores. Members will still be able to use the Sprig mobile app, but our new mobile banking product will be easier to sign up for, easier to launch and include an easier remote deposit capture function making it more convenient to deposit checks with your smart phone.

**Enhancement 4 - New Statement Design:** We will be changing Statement Processors. Our new statements, both statements and print versions, will be re-formatted into a more consumer friendly appearance. Your financial information will be easier to read and understand. Marketing and messaging will be better organized, more concise and in color, members will be better informed and better able to take advantage of ongoing promotional opportunities.

**Enhancement 5 - New SnoCope Website:** We will be moving to a new website provider and updating our website for a cleaner look and feel with improved navigation, device optimization and responsive design for ease of use regardless of the device or browser you are using.

Please feel free to contact the credit union if you have any questions about these forthcoming enhancements.

## Let The Good Times Roll

*Between July 1 - September 30, 2017*

### Refinance Or Purchase A New Or Used Toy

ATVs & Jet Skis & Dirt Bikes

Boats & RVs

Motorcycles



- Rates as low as 4.49% APR\*
- Maximum term 48 months

\*APR = Annual Percentage Rate. Approval and rate are subject to credit rating, credit score, loan to value, term and membership eligibility. Your actual rate may vary and will be based on your credit score and term of loan. 3.99% APR based on a maximum term of 60 months. Certain restrictions may apply. Maximum LTV based on collateral type and member qualification. All terms and conditions are subject to change without notice. Loan to be refinanced must be held at another financial institution. Offer valid July 1 through September 30, 2017.

## 2017 Holiday Calendar

**NEW YEAR'S DAY OBSERVED**  
Monday, January 2, 2017

**MARTIN LUTHER KING DAY**  
Monday, January 16, 2017

**PRESIDENT'S DAY**  
Monday, February 20, 2017

**MEMORIAL DAY**  
Monday, May 29, 2017

**INDEPENDENCE DAY**  
Tuesday, July 4, 2017

**LABOR DAY**  
Monday, September 4, 2017

**VETERAN'S DAY OBSERVED**  
Friday, November 10, 2017

**THANKSGIVING DAY**  
Thursday, November 23, 2017

**DAY AFTER THANKSGIVING**  
Friday, November 24, 2017

**CHRISTMAS DAY HOLIDAY**  
Monday, December 25, 2017

**NEW YEAR'S DAY**  
Monday, January 1, 2018

E-mail: [sncope@sncope.org](mailto:sncope@sncope.org)  
Lost/Stolen ATM/Debit Cards

Business Hours: 425-388-3481

After Hours: 800-554-8969

Lost/Stolen Credit Cards

Business Hours: 800-991-4964

After Hours Fraudline:

800-808-7239

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

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## Summer Spending Tips

Everybody loves summer, right? School's out. Students are graduating. Friends are getting married. And everybody's thinking vacay! Trouble is, the costs for all that fun can add up and sink your savings goals in the process. The good news is that with a little planning, you and your family can enjoy all that summer has to offer, without busting your budget.

Consider these summer spending tips:

### 1. Visit During the Off-Season

If you couldn't swing Thanksgiving in Arizona or Christmas in the tropics, summer's your time to visit. Destinations like these, that draw big crowds in winter, tend to slow down in the hotter summer months. If you can take the heat, you can snag some great deals during the off-season.

### 2. Try Camping

If you stock up on all of the newest gear, even camping can be expensive, but many outdoor retailers rent all the basic equipment you'll need for a campground getaway. Some even offer free workshops to show you the ropes of pitching a tent and using a cook stove. Take up fishing and save even more on meals while you enjoy the great outdoors.

### 3. Skip the Cash Gifts

While it's true that cash is a one-size-fits-all gift for new grads, it's not very personal. And if you've got lots of students to remember, you could easily zero-out your checking account. Instead, consider giving each of the students in your life a book that's been influential in your life. One that teaches the basics of budgeting, saving and investing would be a great way to get the new grad off on the right foot financially.

### 4. Make it a Potluck

Backyard barbeques are a summer staple, but when you're footing the bill for everybody's burgers, sides, drinks and desserts, the tab can run a little high. Next time you play host, ask each of your guests to bring something. Most people love to pitch in on a party, and even non-cooks can help by bringing things like soft drinks, ice, and disposable dinnerware.

### 5. Give a Family Heirloom

If you'll be attending the wedding of a family member, think about putting together a cookbook of family recipes. Or perhaps it's time to pass on a family heirloom, such as a piece of jewelry.

### 6. Be First on the Registry

If you're not related to the happy couple, their online registry will let you know what gifts they'd really like to receive. But don't wait until the last minute to shop. The day before the wedding, the only "unclaimed" items on a registry are likely to be super-expensive items that only the rich uncle can afford.

## Maintain and Save

When we're looking to save money, the first thing most of us do is scrutinize our every purchase to see where we can squeeze out unnecessary spending. After all, a nip and a tuck here and there can add up to a bundle of savings over time!

What many forget, though, is the cost savings that can result from proper maintenance of the things we already own – especially the really high-ticket items, like a home and car, which can be costly to repair and even more expensive to replace.

R. L. Polk reports the average person holds on to a new vehicle for just under six years. That's longer than it was before the Great Recession, but with the average new car price topping \$33,000, it makes good budget sense to find ways to extend the ownership period as long as possible. Just think of the boost it would be to your retirement savings if you bought just one fewer car in your lifetime, and instead directed that cash to an IRA or 401k account!

Here are some simple things you can do to keep your car and other stuff in good shape for the long haul.

### Get Regular Oil Changes

Be sure to read your vehicle's owner's manual to find out how often oil changes and other preventive maintenance is recommended. Nobody knows more than the manufacturer about what your car needs to continue running properly. Plus, not following the manufacturer's recommended maintenance schedule could affect your warranty.

### Check Tires Regularly

A flat tire's not just inconvenient and expensive to replace. If not fixed promptly, a flat tire can lead to costly wheel damage. In addition to checking tire pressure monthly, have tires rotated, balanced and alignment checked regularly. Oftentimes, this regular maintenance is included in the warranty for new sets of tires.

### Following Cleaning Instructions

If the tag says "dry clean only" believe it! Professional cleaning can add up, so you may be tempted to try laundering at home, but it's a false economy if it means you ruin an expensive item of clothing. Instead, look at care instructions before you buy and decide then whether or not it's a smart purchase.

### Rotate Your Mattress

Some super-premium beds have different maintenance instructions, but if you have a standard mattress and box springs set-up, you'll get longer life out of it by rotating it at least twice a year. If you notice sagging sooner, go with a three-month rotation schedule.

### Replace AC Filters Regularly

A home's air conditioning system is one of the most expensive items to replace if it goes bad. Twice-yearly maintenance is a prudent investment, and replacing filters regularly is really important since clogged filters can cause the system to burn-out prematurely.

### Maintain Exterior Paint

Shabby and peeling paint doesn't just make the outside of a home look unkempt. A proper paint job protects surfaces from the sun and weather, and helps ensure that cracks are repaired, preventing leaks and helping to keep destructive pests like termites at bay.

Articles from Balance 2016.