

Sound advice

SNOCOPE NEWS & INFORMATION • SUMMER 2019

Find us on 

SEEKING VOLUNTEERS



Volunteer Supervisory Committee Members and Volunteer Board of Directors Wanted. Play a key role in impacting the credit union!

- Are you 18 or older?
- Are you a SnoCope member?
- Are you available to attend an evening meeting or lunch once per month helping guide the credit union?

For more info contact Steve Ellis at 425-405-9973 or submit an application directly to the Nominating Committee.

Nominating Committee:

- Shelia Postle - thepostlefamily@gmail.com
- Steve Torrence - sgtorrence@comcast.net
- Peter Rudolf - p.rudolf.esq@gmail.com

You may also mail your information to: SnoCope Nominating Committee, 3130 Rockefeller Avenue, Everett, WA 98201. Go to SnoCope.org and click on the rotating banner "Seeking Volunteers" for more details.

UPCOMING COMMUNITY EVENTS 2019

- **National Night Out** August 6
- **AquaSox** July 12 & August 16
- **CU Day / Shred Day** mid October
- **Strides Against Breast Cancer Walk/Run** October 26
- **Food Drive** for YWCA Pathways for Women Shelter October End - Mid November
- **National Adoption Day** November 22
- **Christmas House Toy Drive Fundraiser** Mid November - Mid December

EXCITING NEWS, COMING SOON!

Service upgrades to enhance your member experience and increase operational efficiencies. Watch the SnoCope website for more details.

June 22-24, 2019 Phone System Upgrade

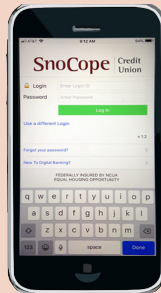
Enhanced internal features to improve security and facilitate member communications. We ask for your patience as staff becomes familiar with the new system.



July 16, 2019 Online Banking & SnoCope Mobile App Upgrades

Features inside the new Online Banking will include:

- External transfers to and from other financial institutions.
- The ability to transfer money to any SnoCope member account (all you need is the member's account number).
- The elimination of challenge questions through the use of Secure Access Codes that go to email or mobile phone.
- An improved look and feel making it easier to navigate.
- The ability to change account descriptions.



Check your mail or the SnoCope website for more information.

The SnoCope Mobile App is also being upgraded to Version 1.2. The new app will be required in order to access Online Banking on July 16th.

Coming Soon! New ATM Installation coming to the County Campus.

A new look, increased security protocols and improved technical reliability. Installation is slated for the third quarter of 2019.



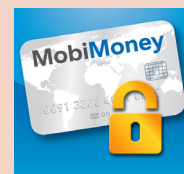
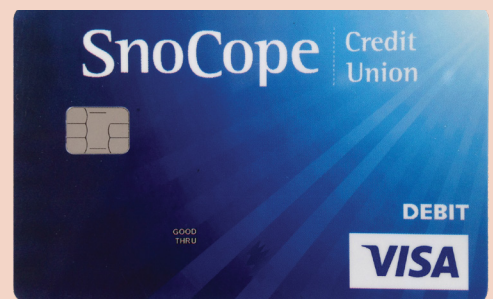
August 19, 2019 Debit Card Processor Conversion

SnoCope is converting to a new debit card processor in order to offer future enhancements, increased security and improved fraud protection.

We will also offer access to the MobiMoney App, a new way for members to control settings associated with their personal debit card like enhanced travel alerts and the ability to turn your card on and off.

This conversion should not impact transaction processing. However, some members may experience brief interruptions to debit card service during the conversion. We ask for your patience and encourage you to plan ahead by getting cash or arranging to use your credit card instead. We will advise you of any unplanned service interruptions; please visit the SnoCope website for details.

Additionally, when your card renews or reissues, you will receive this attractive, new, blue debit card. If you want MobiMoney, you will have to enroll; the MobiMoney App will be available for the new debit cards in the App Store and Google Play.



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
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
CO-OP Shared Branching
www.co-opsharedbranch.org
24-Hour Call Center: 866.692.8669
CO-OP Shared Branches/ATMs
1-888-748-3266

SnoCope Credit Union

NMLS ID #673299

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



Financial Wellness Schedule 2019

Our Financial Wellness Program is available to SnoCope members and the surrounding community. Here's how you can take advantage of these FREE Financial Literacy events.

- Please RSVP with Beth Jarvis. Phone: 425-405-9983 / Email: Beth@SnoCope.org.
- Be sure to provide the name of the seminar you wish to attend, the date, your name, your email & your phone.
- We ask for an RSVP as a light meal will be provided for all attendees.

Location: 3000 Rockefeller Ave, Everett WA; Robert Drewel Building, Lower Lobby, Public Meeting Room 1 and **Time:** 12:00-1:00 PM.

- **CREDIT / DEBT MANAGEMENT** Wed. July 17
- **PREPARING FOR RETIREMENT** Wed. Sept. 11

An Easier Way To Save: Round-Up Savings

Round-up your purchase amount to the nearest whole dollar every time you use your debit card and start saving.¹

You need a SnoCope Checking Account with Debit Card and a completed Round-Up Enrollment Form.²



Round-Up Savings Account Is Currently Earning 5.12 % APY³

- You may withdraw or transfer from Round-Up Savings at any time by calling or coming into the branch.
- We conveniently transfer all daily round-ups in one lump sum to savings.⁴
- Dividends on SnoCope's Round-Up Savings Account are paid monthly.

For info go to SnoCope.org or call 425.405.9973 today!

Disclosures:

- 1) Any other SnoCope account may be designated to receive the "round-up" amounts excluding IRAs and Certificates.
- 2) Round-Up Savings Account deposits are restricted to only deposits made through the round-up transfer program.
- 3) A Round-Up Savings Rate of 5.12% Annual Percentage Yield is on balances up to \$5,000. Balances over \$5,000 will earn at the regular dividend rate. Rate is subject to change without notice.
- 4) ACH transactions and ATM transactions will not "round up."

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



YES!

WE DO MORTGAGES!

Call 425-405-9973 Ext. 1 and speak with a Loan Officer or apply online at SnoCope.org today!

Home Improvement Loans Just In Time For Summer Projects June 1 - August 31, 2019

New Kitchen?



New Paint?



New Windows?



Tree Work?



- Fixed rate 6.99% APR*
- Maximum loan amount \$10,000
- Maximum repayment term 60 months
- No collateral required
- Lump sum payment

Apply online at www.SnoCope.org or call 425-405-9973 Option #1 today!

Disclosures:

*APR = Annual Percentage Rate. Must be a homeowner. Approval and rate are subject to credit rating, credit score, term and membership eligibility. Term based on loan amount. Certain restrictions may apply. Not all applicants will qualify. Consult your tax advisor regarding any tax implications. A SnoCope Home Improvement Loan is not secured by real property. Qualified borrowers receive a one-time lump sum, fixed rate unsecured personal loan. This loan is intended for improvements, renovations or repairs such as a new roof, new windows, energy efficient projects etc. One lump sum is disbursed upon account opening. Only one Home Improvement Loan outstanding at a time. Offer valid June 1 through August 31, 2019.