

Sound advice

SNOCOPE NEWS & INFORMATION ● SUMMER 2020

Find us on 

Financial Wellness Program Schedule 2020

As of 3.17.20 our meetings will be held virtually using Go to Meeting so you can attend through your computer or mobile device.

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 so we can send you an email invite the day before the event.

Coming Next

Credit/Debt Management - Wednesday, July 15, 2020 from 12:00-1:00 PM.

BE SURE TO CHECK OUR WEBSITE FOR ADDITIONAL SEMINARS BEING ADDED SOON!

SNOCOPE'S ANNUAL MEETING Wednesday, August 12, 2020 at 5:30PM Due to COVID-19 this will be a Virtual Meeting

Annual Meeting 2020

Due to COVID-19 SnoCope's Annual Meeting normally scheduled for April 15, 2020 was postponed. The new date for SnoCope's Annual Meeting is now scheduled for Wednesday August 12, 2020 at 5:30PM.

Our Annual Meeting this year will be a virtual meeting event instead of the usual, in person, meeting. By conducting the Annual meeting virtually, SnoCope Members, Board of Directors, Supervisory Committee and Staff will all be able to attend the Annual Meeting while still practicing proper social distancing. We do not know what Phase Snohomish County will be in as of August 12, 2020 and even if an "in person" meeting would be allowed at that time. However, by using GotoMeeting software functionality and invitation, anyone wishing to attend the annual meeting will be able to remote in using their own computer, tablets or smart phones and remain completely safe while getting the business of conducting the Annual Meeting for our members done. (Please note – you must register and receive a GotoMeeting Invite to attend the Annual Meeting and to be included in the drawing for the door prizes. SnoCope Staff, Board of Directors and Supervisory Committee are not eligible to participate in the door prize drawing.)

It is unfortunate that we will not be holding our event at Kindred Kitchen. However, safety has to be our first priority when considering the health and wellbeing of members, staff, family and friends, the Supervisory Committee and the Board, as well as, the dedicated employees of Kindred Kitchen. The good news however, regardless of the COVID-19 pandemic, is that SnoCope will make a donation of \$500 as a show of support for the organization and the employees. We feel this contribution reinforces our support to organizations in our community that are making a difference.

We also realize that restrictions may lessen closer to August, however, the COVID-19 precautions outlined by Governor Inslee in Phase II and III continue to limit the size of gatherings to no more than 50. And, because this is an Annual Meeting, SnoCope cannot limit the number of members who wish to participate. So, a virtual event makes the most sense.

Members wanting to attend the Annual Meeting virtually will need to call the branch (425-405-9973) and pre-register to attend by Tuesday, August 11, 2020 at 5 PM. You will receive an invite the morning of the meeting Wednesday, August 12, 2020.

Voting for the Supervisory Committee and the Board of Directors

Every year before the Annual Meeting members get the opportunity to vote for their Supervisory Committee members and their Board of Directors. This year, members will have the opportunity to vote from Monday, August 3 to Tuesday, August 11, 2020 until 5PM. Primary members can call the branch (425-405-9973) or come into the branch and vote in-person. Ballots will be available at the MSR stations.

This year, we have one Board of Director member, Noelle Morgenstern who was appointed to the Board in August of 2019 and is up for re-election. We have two Supervisory Committee member positions open. Gina Pena was appointed to the Supervisory Committee in July of 2019 and is up for re-election. We also have one other open Supervisory Committee position available and are looking for volunteers.

The Meeting, Agenda Minutes and Door Prizes

Because the meeting will be a virtual meeting, it will be necessary to issue passwords to attendees to access the meeting for both verification and for security reasons. We will also be asking for attendees to identify themselves when speaking and for the "first" or "second" of motions and when we ask for a vote or to make comments. (Should you have difficulty using GotoMeeting as the meeting starts, please contact Beth Jarvis at 425.405.9983 or Chad Seabury at 425.405.9979 for technical support.)

The Agenda will be the same basic format we have used in the past and both the agenda and the minutes for last year's annual meeting will be sent out the day before with the invitation for the annual meeting.

The entertainment portion of the meeting where names are drawn to win door prizes will still occur at the end of the meeting. However, this year's door prizes will be gift cards. We will have 4 \$50 Visa Gift Cards and 2 \$100 Visa Gift Cards. You must be present to win (virtually of course) and names will be drawn from the list of members who registered for the meeting by Tuesday, August 11, 2020 at 5 PM. Steven Ellis, our CEO, will draw and announce the winners at the conclusion of the meeting.

Conclusion a New Tradition

We have to realize that the COVID-19 pandemic has had an enormous impact on all aspects of our lives and going forward we have a "new normal." This new normal has changed the way we do business and required creative ways to accomplish daily tasks. We miss our old, friendly way of socializing, planning and gathering to conduct the credit union's business, but we also know, eventually, a vaccine will be found and one day all of this will be behind us. Until that time, we want everyone to stay safe, remain well and plan for a future where we can go back to the larger social gatherings more reminiscent of our credit union traditions.

2020 Holiday Calendar

NEW YEAR'S DAY OBSERVED

Wednesday, January 1, 2020

MARTIN LUTHER KING DAY

Monday, January 20, 2020

PRESIDENT'S DAY

Monday, February 17, 2020

MEMORIAL DAY

Monday, May 25, 2020

INDEPENDENCE DAY

Friday, July 3, 2020

(July 4, Saturday)

LABOR DAY

Monday, September 7, 2020

VETERAN'S DAY OBSERVED

Wednesday, November 11, 2020

THANKSGIVING DAY

Thursday, November 26, 2020

DAY AFTER THANKSGIVING

Friday, November 27, 2020

CHRISTMAS EVE CLOSE AT

3:00 PM

Thursday, December 24, 2020

CHRISTMAS DAY HOLIDAY

Friday, December 25, 2020

NEW YEAR'S DAY

Friday, January 1, 2021

E-mail: snocope@snocope.org

Debit Cards

Lost/Stolen: 1-800-528-2273 or

Email: optracking@vantiv.com

Outside US: 1-812-647-9794 or

Email: optracking@vantiv.com

Fraud: 1-800-889-5280

Fraud Outside US: 1-513-900-3014

Disputes: 1-800-808-6402 (PST M-F

5AM-8PM, Sat & Sun 6AM-12PM,

after hours voicemail will be returned

the next business day)

After Hours Card Services Support:

1-866-664-9364

Outside US (after hours):

1-812-647-9794

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

NCUA

by the National Credit Union Administration,
A U.S. Government Agency.



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!

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."

STRESS-FREE CAR-SHOPPING



WELCOME TO SNOCOPE'S AUTOSMART The Key to Finding Your Next Car

If it's time to buy your next vehicle, you might have some mixed feelings. You're excited to find the car you really want, but you're not looking forward to the hard work of car shopping.

We've got you covered. Designed just for SnoCope members, AutoSMART is our powerful online car shopping website that lets you search through millions of cars across the country...or across the street, from any mobile device, anywhere, at any time.

With AutoSMART, you've got a powerful tool at your fingertips:

- You can filter your search using just the specifications you want...or you can get more specific and build the exact car you'd like to drive.
- Once you find the car you want, use our VIN-level price analysis to find out exactly what it's worth, and how much you could get for your trade-in.
- Then, to help you pick out a favorite local dealer, read our DealerRater reviews for honest opinions from real buyers.
- After that, get pre-approved for financing with us right on the site!

When you're ready for your next car, check out our AutoSMART website and feel confident making a smart buying decision on a vehicle you'll love. We want you to enjoy your car shopping experience...and drive home with a great deal. If it's out there, we'll help you find it.

Go to <https://snocope.cudlautosmart.com>.

COMING SOON
HOME EQUITY LINE OF CREDIT LOANS
Complete that remodel or pay off those high interest rate credit cards...

