

Sound advice

SNOCOPE NEWS & INFORMATION • SPRING 2018

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Ballots & Buns & Annual Meeting

Vote for your Board of Directors & Supervisory Committee Members between April 13th and April 18th, 2018 until 5 PM.

You can get your ballot at any teller station, and if you stop by the branch between 11 AM - 2 PM on April 18th, you can grab a hotdog, soda and some chips -- and vote while snacking in the lobby.

Then on April 19th, between 5:30 PM - 7:00 PM you can join us at our Annual Meeting where we will be serving sandwiches, soda or coffee and cookies. We will approve last year's minutes, attend to credit union business, cover election results, and draw door prizes. Meet us in Snohomish County Public Meeting Room #2, Robert J. Drewel Building, 3000 Rockefeller Ave., Everett WA.

Organized Records Can Mean Easier Tax Filing

While April seems like a long way away, you can start doing something today to make filing tax returns next year a breeze. Well-organized financial records not only help you prepare your tax return, but they also help you answer questions if your return is selected for examination or prepare a response if you are billed for additional tax. Here are a few things to consider when organizing your records:

- Tax records should be kept for three years, but other documents — such as records relating to a home purchase or sale, stock transactions, IRA and business or rental property — should be kept longer.
- If you're an employer, keep all of your employment tax records for at least four years after the tax becomes due or is paid, whichever is later.
- If you're in business, you don't need to use any particular method of bookkeeping. However, you must clearly and accurately show your gross income and expenses. The records should support both your income and expenses.

The following helpful publications can be downloaded from IRS.gov or ordered by calling 800-TAX-FORM (800-829-3676):

- Publication 552, Recordkeeping for Individuals, provides more detailed information on individual record keeping requirements.
- Publication 583, Starting a Business and Keeping Records; and
- Publication 463, Travel, Entertainment, Gift, and Car Expenses, provide additional information on required documentation for taxpayers with business expenses.

Actually, there's tons of free tax information on the IRS website, IRS.gov. It's not just about record-keeping. Individuals and businesses can find answers to almost any question about federal taxes on the web site. Helpful links found at the top of the home page will take you directly to topics centered on Individuals, Businesses, Charities and Non-Profits, Government Entities, Tax Professionals, the Retirement Plan Community and Tax Exempt Bonds.

In addition to the latest news coming from the IRS, the homepage can lead you to statistics, news releases and tax tips, local IRS offices, the Taxpayer Advocate Service, and thousands of IRS forms and publications. Frequently asked questions and answers are available or you can use two separate search icons: one by keyword and one by answering "I need to . . ."

Why wait? Now is the perfect time to visit IRS.gov.

Source: http://sncope.frc.finresourcecenter.com/Record_Keeping_165959.html?article_id=362

SnoCope's Free Financial Wellness Seminars Are Back For 2018!

- 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.

Savvy Social Security Planning

Thurs. April 5 12:00-1:00 PM

3000 Rockefeller Ave, Everett WA; Robert Drewel Building, Lower Lobby, Public Meeting Room 1 (West-side room 1F03) *What everyone needs to know to make the most of their social security retirement income. Whether you are a Baby Boomer or Generation X or Y, or a Millennial... you will find this presentation valuable and informative. Topics covered will also include: What's New with Social Security? 7 Topics to Watch in 2018 and Basic Rules and Claiming Strategies.*

Savvy Medicare Planning

Thurs. May 3 12:00-1:00 PM

3000 Rockefeller Ave, Everett WA; Robert Drewel Building, Lower Lobby, Public Meeting Room 1 (West-side room 1F03) *What everyone needs to know in order to prepare to be on Medicare. Learn how to Manage Health Care Expenses in Retirement. This overview provides 30 Minutes on Medicare Basics and puts into perspective how to successfully Transition to Medicare.*

Financial Wellness 101

Thurs. June 7 12:00-1:00 PM

3000 Rockefeller Ave, Everett WA; Robert Drewel Building, Lower Lobby, Public Meeting Room 1 (West-side room 1F03) *Develop sound habits and a strategy so you can achieve your financial goals and plan for a retirement. Learn how to set aside cash for emergencies; protect your family; plan for: a home purchase/re-model, or college education, wedding, or vacation home. It's all a matter of working an organized plan, over time, and setting realistic goals.*

2018 Holiday Calendar

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

MARTIN LUTHER KING DAY
Monday, January 15, 2018

PRESIDENT'S DAY
Monday, February 19, 2018

MEMORIAL DAY
Monday, May 28, 2018

INDEPENDENCE DAY
Wednesday, July 4, 2018

LABOR DAY
Monday, September 3, 2018

VETERAN'S DAY OBSERVED
Monday, November 12, 2018

THANKSGIVING DAY
Thursday, November 22, 2018

DAY AFTER THANKSGIVING
Friday, November 23, 2018

DAY BEFORE CHRISTMAS
EARLY CLOSE 3PM
Monday, December 24, 2018

CHRISTMAS DAY HOLIDAY
Tuesday, December 25, 2018

NEW YEAR'S DAY
Tuesday, January 1, 2019

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

NCUA

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



Continued SnoCope's Free...

Preparing for Retirement Thur. July 12 12:00-1:00 PM

3000 Rockefeller Ave, Everett WA; Robert Drewel Building, Lower Lobby, Public Meeting Room 2 (East-side room 1F07) *If you are trying to figure out how to retire and wondering how much money you will need for retirement, or when the right time to retire really is --- this seminar is for you. Often, retirement questions include our loved ones with whom we share our retirement income and our concerns about the greatest risks to our retirement. Learn how to invest for retirement and gain more control of your future plans*

Give Yourself A Break! Save Now On Current Purchases, Transfer Higher Rate Balances Or Take A Vacation.

Rate discount is good for new or existing Visa credit cards used between April 15, - June 15, 2018 until the new balance is paid in full! ²

- 5.9% APR ¹ non-variable rate for Platinum Visa or 8.9% APR ¹ non-variable rate for Classic Visa on all:
 - Purchases
 - Cash Advances Fee Free ³
 - Balance Transfers Fee Free ⁴

Call SnoCope for details 425-405-9973.

1) APR = Percentage Rate. 2) Discounted rate is for all purchases, cash advances, and balance transfers on a SnoCope Visa Platinum or Classic Credit Card from April 15 - June 15, 2018. Discounted rate will remain effective on those balances until they are paid in full. Subject to credit rating and credit approval. Other restrictions may apply. May be canceled at any time without notice. 3) Cash advances done with SnoCope's Visa are fee free, however, cash advances may be subject to fees imposed by other financial institutions. 4) If you take advantage of this offer, you will lose your grace period. If you transfer a balance to this account, you will begin paying interest on all the new purchases charged to this account, even if you pay your purchase balance in full each month. To avoid paying interest on purchases, you must pay both the transferred balance and the new purchase balance in full.

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!

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 roll-overs, life insurance planning and more. For more info go to SnoCope.org, click

on "Preparing your financial goals" in the right hand column or call Jeff directly at 206.204.3066, ext. 200.

SnoCope Credit Union Disclosures

Foresters Financial Investments and Insurance are not NCUSIF (National Credit Union Share Insurance Fund) insured and are not obligations of SnoCope Credit Union.

Foresters Financial Investment Risk Disclosure

Foresters Financial is a broker-dealer and provides broker-dealer services. Securities products offered through Foresters Financial (formerly First Investors) member FINRA/SIPC. The investment products are not insured by the Federal Deposit Insurance Corporation (FDIC), not obligations of, and not guaranteed by SnoCope Credit Union or any SnoCope affiliated entity and are subject to investment risks, including the possible loss of the principal invested.

Foresters Financial Insurance Products Disclosure

Investment Insurance Products (i.e., annuities and whole life). Insurance products are offered through various insurance companies in association with SnoCope Credit Union. The insurance products are not federally insured, not obligations of or guaranteed by SnoCope Credit Union or any affiliated entity. They involve investment risk, including potential loss of principal.

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