

Sound *advice*

SNOCOPE NEWS & INFORMATION • SPRING 2019

Find us on

DATES TO REMEMBER

Vote for your Board of Directors & Supervisory Committee Members
April 12th - 17th till 5 PM.

Ballots & Buns - Wednesday,
April 17, 2019 11:00 AM - 2:00 PM - We will be serving hotdogs, chips and soda in the lobby while you vote. 3130 Rockefeller Ave., Everett WA 98201.

Annual Meeting - Thursday,
April 18, 2019 5:30 PM - 7:00 PM - We will be serving sandwiches, soda or coffee and cookies from 5:30 - 7:00PM in the Snohomish County Public Meeting Room #2, Robert J. Drewel Building, 3000 Rockefeller Ave., Everett WA. Door prizes will be drawn at the conclusion of the meeting.



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

Three Powerful Actions That Will Protect You From Tax Identity Theft

How secure are your tax returns?

Right now, millions of Americans are filing their taxes—and many of them are vulnerable to tax identity theft. This kind of fraud occurs when scammers file a fake tax return using your social security number. And to add insult to injury, they claim your refund! Fortunately, tax ID theft is highly preventable. Just make sure you take these precautions:

File as early as possible

If you haven't filed yet, there's no time like the present! The sooner you submit your information to the IRS, the harder it is for fraudsters to impersonate you. Make sure you collect the refund you deserve.

File over a secure Internet connection

Free public Wi-Fi can be a great way to save data, but it also poses a security threat because it's open to everyone. Never use it when transmitting personal info such as your social security number or bank account information. In other words, if you're e-filing, make sure you do it over a secure, closed network.

Beware fake IRS correspondence

The Federal Trade Commission recently reported a spike in IRS imposters last year. These people harassed filers on the phone, claiming they could be arrested unless they paid taxes they supposedly owed.

The IRS's first contact with you will ALWAYS be by mail. Ignore any angry calls, texts or emails you get purporting to be from the government demanding payments.

Finally, if you think you might be a victim of identity theft, you can check your credit report for free, and look for suspicious activity.

Source: <https://sncope.balancepro.org/resources/newsletters/protect-yourself-from-tax-identity-theft>



Savings: Your Key to Success

You have wants. You have needs. And you have two ways of paying for them – pull out the credit card or use the money you have set aside. Which would you prefer?

It's a safe bet that most people would choose to have a stash of cash from which they could pay for everything from impulse purchases to long-term financial goals. But how do you save when there are bills to pay and the paycheck only goes so far?

Do It Now

Even without a specific goal, saving immediately will make you feel good. Have debt? Put a little aside anyway. Acquiring a savings habit as soon as possible is critical. By setting a little aside each month while aggressively paying down your obligations, you will graduate into being debt free with a happy little nest egg in place. And in the event of an emergency you won't have to touch the credit cards and feel like you're driving in reverse.

Set a Goal

All achievable goals share the same five factors:

Specific – describe your goal to the smallest details

Measurable – how much do you need to save?

Actionable – break it down into reasonable action steps

Realistic – could you really achieve this goal in the given time?

Time-bound – what is the timeframe for the goal?

Continued from previous page.

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.

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: snocope@snocope.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.



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

- **FINANCIAL WELLNESS 101** - Wed. March 13
- **HOME BUYER SEMINAR FOR FIRST TIME & MOVE-UP BUYERS** - Wed. April 10
- **A BETTER WAY – A DISCIPLINED APPROACH** - Wed. May 15
- **RISKONOMICS 101** - Wed. June 12
- **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."

Savings: Your Key to Success

Continued from previous page.

Put it somewhere. How much you have, your time frame, and personal risk tolerance will determine the best home for your money. A few accounts you may consider are:

Savings account – A great starter account. Interest and risk are low and minimum deposit is small.

Money market account – This savings account pays slightly better interest but may require a higher minimum balance.

Money market fund – A very secure mutual fund account. Invested in high-quality, short-term investments with higher deposit, interest and risk.

Certificates of deposit (CDs) – Generally a three month to seven year investment commitment, CDs offer higher and fixed interest rates, but with a greater initial deposit and penalty for early withdrawal.

For mid to long-term goals, you may opt for investment rather than savings vehicles. After you've saved enough in one of the above accounts, you can transfer your money to mutual funds, bonds, or individual stocks if you wish.

Impossible? Not at all. With careful planning, savings is the key to successfully managing your money and getting everything you want.

Source: <https://snocope.balancepro.org/resources/articles/savings-your-key-to-success>

*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!*