

Sound advice

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SNOCOPE NEWS & INFORMATION • SUMMER 2022

Teaming up with Everett Animal Shelter



In April and May, SnoCope teamed up with the Everett Animal Shelter in a fund raising effort to help support their ongoing community efforts. SnoCope is always proud of our community outreach and we are pleased to now include the shelter as a valued part of our community.

We were able to collect \$636.49 in donations from members and credit union staff; in addition we collected 496 cans of food, and an estimated \$1,500 in countless towels and blankets along with dozens of toys and numerous other items from their wish list. It is our hope to make this an annual event as the need grows every year.



CEO Steve meets a special friend, Pam and Lindsay from EAS.

Everett Animal Shelter is committed to providing care and comfort to the homeless and abused pets in our community.

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Three Steps to Finding the Perfect Realtor

When you are ready to buy a home, a real estate professional can help you sort through all the important details, financial and otherwise, involved in the home buying process.

A real estate broker will be well acquainted with all the facts about a neighborhood that matter most to you. For example, you may be particularly interested in the quality of the schools, the number of children in the area, the safety of the neighborhood, public transportation access, traffic volume or some other issue that affects you or your family.

Your realtor will help you figure out a price range you can afford and search classified ads and multiple listing services for homes you'd like to see. With inside information and immediate access to homes as soon as they are put on the market, the broker can save you hours of wasted driving time. When you're ready to make an offer on a home, the broker can also point out ways to structure your deal to save money.

The real estate broker will explain the advantages and disadvantages of different types of mortgages (though better to leave that to a loan broker), guide you through the paperwork, and be there to answer last minute questions when you sign the final papers at closing. And the best part of using the services of a real estate broker is that they're free! Brokers receive a commission which is paid by the home seller, not you, the buyer.

Steps to Choosing a Realtor

You'll want to start searching for a broker as soon as you decide to buy a home. Talk to several, and find someone you think you'll be comfortable working closely with.

Here are three proven ways to go about finding a broker that's right for you:

1. Ask for referrals: Many of your friends and relatives have probably bought and sold their homes through brokers. Make some phone calls and get the names of the real estate professionals they've had good experiences with.

2. Search by area: You can find out which brokers specialize in the kind of home or the area you want by looking in the Yellow Pages or your local newspaper's classified real estate ads. Or, drive through neighborhoods and note the brokers' names on the "for sale" signs.

3. Comparison shop: Talk to several prospective brokers, ask questions about the areas and types of homes in which you're interested. Do they seem knowledgeable? And, most importantly, is their personal style a "good fit" with your own?

Upcoming Financial Wellness Seminars

Retirement Riskonomics

Wednesday, July 13, 2022 at 10AM & 12PM

Saving for College

Wednesday, August 24, 2022 at 10AM & 12PM

Personal Finance for College Students

Saturday, September 13, 2022 at 10:30AM

Monday, September 22, 2022 at 5:30PM

Healthcare in Retirement

Thursday, September 22, 2022 at 10AM & 12PM

Savvy Medicare Planning

Thursday, October 20, 2022 at 10AM & 12PM

Financial Literacy 101

Thursday, November 17, 2022 at 10AM & 12PM

To register for any of the FREE webinars, please visit the SnoCope website and review the Financial Wellness page for your selection, or call Tracey at 425.405.9983 to register.

They do not turn any animal away. They take in stray animals, owner surrender pets and animals that have been seized by law enforcement as part of cruelty/investigation cases from 16 jurisdictions.

Often the pets that come to them have been turned away at other shelters due to space, behavior or health challenges.

EAS does not euthanize healthy or adoptable animals for space and there are no time limits. The shelter's live release rate is above 90%.

E-mail: snocope@snocope.org

Debit Cards

Lost/Stolen: 1-833-933-1681

Outside US: 1-812-647-9794

Disputes/Fraud: 1-866-279-1399

(M-F 5AM-5PM PST, after 5PM, voicemails which will be answered the next business day.)

After Hours Card Services Support:

1-501-246-8497

Visa Credit Cards

During Business Hours:

425-405-9973

1-844-SnoCope / 1-844-766-2673

After Hours (24/7/365):

1-800-325-3678

CO-OP Shared Branching

www.co-opsharedbranch.org

24-Hour Call Center: 866.692.8669

CO-OP Shared Branches/ATMs

1-888-748-3266



NMLS ID #673299

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



Spring Cleaning for your Finances

The freshness of spring motivates a lot of people to throw open the windows and doors, and do a thorough spring cleaning. It's a great way to take stock of what you have, organize it so everything's more accessible, and ditch the clutter that's keeping you from enjoying your space. While you're at it, why not dive into a bit of spring cleaning for your finances, too?

Check Your Tax Withholding

You just filed your income taxes. If you got a big tax refund, that's the good news and the bad news: good that you didn't have to write a check to the IRS, and bad because a big refund means you overpaid. Basically, you've been shorting your take home pay to give the government an interest-free loan. So, examine the personal allowances you claimed on the W-4 form you completed for your employer. If you're consistently getting big tax refunds, it's likely you're claiming too many allowances and, thus, having more money than necessary withheld from your paycheck.

Review Insurance Policies

You want to make sure that you have the right types and amounts of coverage. For example, you may have purchased a home or gained other assets since you first took out your auto policy. If so, it may be wise to increase your liability coverage. It may cost you more in the short-term, but you'll be glad you had proper coverage if you need to make a claim. On the flip side, if you have auto and home policies with different companies, you may be paying too much. Oftentimes, you can save by bundling both auto and home insurance policies with the same company.

Evaluate Your Credit Cards

If you're carrying credit card balances, you may be throwing away money. So make a strategy to get the lowest rate and pay off that debt. The SnoCope Visa® is a great place to start. Lots of credit card issuers want your business, and periodically run balance transfer promotions that let you consolidate your balances onto one card that carries a super-low rate for a fixed period of time – sometimes as low as 0%, with no balance transfer fee. If you're able to do this, be sure to pay off the debt before the interest rate goes back up to the regular rate. And remember, don't close those old credit card accounts, because that could ding your credit score. Instead, once you're free of credit card debt, use all of your cards periodically to keep them active, and discipline yourself to pay off all your balances each month.

Consolidate Retirement Accounts

If you've been fortunate to work for companies that offer 401(k) retirement plans, you may have accumulated several accounts that are sprinkled among various employer-sponsored plans. While diversifying your investments is always a good idea, it's easier to manage them if they're consolidated in one place. You have a

couple of options. Your current employer may allow you to rollover other accounts into your current 401(k), but only do that if your current plan offers low fees and solid investment choices. You can also roll over those old 401(k) accounts into an Individual Retirement Account (IRA), where you have a broad range of low-cost investment options. Just be sure you do a direct rollover, so you don't incur any tax penalties

Let the good times roll!

ATVs • Jet Skis
Boats • RVs
Motorcycles
Dirt Bikes

for 3.99% APR¹ for 48 months²

- New purchase or refinance from another financial institution
- Discounted rates for longer terms
- Not valid with any other offer or promotion
- Offer valid June 1 through August 31, 2022

1 - APR = Annual Percentage Rate

2 - Maximum term 48 months, other terms available at discounted rates, please see website.

Certain restrictions may apply. Visit SnoCope.org for more details. 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. 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.

Home Equity Loans for the Important Things

- 3.99% APR¹ for 12 months^{2,5}
- Loan amounts \$15,000 - \$250,000³
- Automatic payments from a SnoCope checking account required
- Fees and charges apply⁴

Apply on line or call 425.405.9973

1 - APR = Annual Percentage Rate

2 - Rate of 6% APR thereafter

3 - Subject to credit rating and credit approval

4 - See SnoCope.org for information

5 - Promotional rate subject to change or cancellation at any time without notice.