

Sound advice

SNOCOPE NEWS & INFORMATION ● FALL 2019

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Continue to watch our Website,
Online Banking & Newsletter for
additional info & updates.

Late September 2019
The MobiMoney App



Now you can control a variety of settings on your debit card with your own smart phone, 24/7. You'll be able to: turn your card on or off, set location controls, set spending controls and set alerts.

Lost your card, no problem, just log into MobiMoney and turn your card off until you find it. Out of State or the Country, enable or disable transactions based on location, and get peace of mind while you travel.

Just think, now you'll be able to: receive alerts about the type of transactions occurring in real time, or review transactions both pending and processed at a glance. You'll be savvy about your finances and that may make it even easier to reach your financial goals.

Go to iTunes or the Google Play Store to download the MobiMoney app.

Scheduled in October,
Instant Issue Debit Cards



Members will have the option of walking away with their new debit cards or their lost/stolen replacement debit cards instantly when they come into the branch. Instant Issue is more convenient, it saves time, and there's no more waiting for the US Mail.

Also scheduled in November 2019,
get Ampre merchant benefits
on your debit card at no additional cost.

ampre
amplify your rewards

Members will be able to earn cash back credits at thousands of merchant locations nationwide. Ampre offers cash back deals from the most popular national brands, plus your favorite regional and local retailers too. Thousands of new offers, both in-store and online, tied to your SnoCope Credit Union VISA® Debit Card!

You're already purchasing some of these national brands, why not earn cash back credits of 2% to 15% for those purchases?

(Merchant cash back credit offers change regularly and include various regional and local retailers too --- so check the Ampre website often. You'll receive the cash back credit to your account within 48 hours after the transaction has processed.)

SnoCope Credit Union VISA® Debit Cards are already automatically enrolled, all you'll need to do is sign up on the SnoCope Ampre website to view the current offers and receive notifications.

Remember to watch our Website, Online Banking & Newsletter for additional info & updates.

Outdoor Upgrades that Can Increase House Resale Potential

Exterior upgrades can improve everything from your home's curb appeal to its energy efficiency. Make your outdoor renovations count by investing in the ones that will pay you back when it comes time to sell your home—many of which can be done for \$10,000 or less! Before beginning any home project, consider what's desirable for where you live (i.e. climate) and any homeowners association (HOA) or city ordinances.

1. Outdoor fire pit

If you live in a state that enjoys warm summer or year-round nights, an outdoor fire pit area is a bonus you (and future owners of your house!) will love to take advantage of. Think about it—roasting hot dogs or marshmallows under the open sky, watching the stars and telling spooky stories. Consider a patio surround and a fire pit with natural gas for increased value.

2. Upgraded garage doors

New garage doors add curb appeal and can boost owners' home value—especially if they come with automatic and/or an outside keypad for keyless entry.

Consider getting windows at the top to let natural light in and well-insulated doors to keep the garage as warm or cool as possible during months of extreme weather.

3. New front door

A new front door can update the look and style of a house—especially if it matches the updated garage doors! Make sure the door is well insulated for better energy efficiency. Look at window panel options to optimize indoor light.

4. Updated exterior siding

Believe it or not, replacing the exterior siding of a house can be one of the most cost-effective ways to improve its value, according to Remodeling Magazine. Using a manufactured stone veneer can really bump up the curb appeal and glamour of a home.

5. Revitalized landscaping

Healthy, colorful, maintained landscaping increases the chance of a home sale. This can include a natural flagstone walkway, planters, mulching, perennial flowering shrubs and a sizable tree, or two.

6. Deck or patio space

An attached or detached wood deck or patio can increase the living space of a home, providing the perfect spot for grilling, a relaxing morning cup of coffee and entertaining. Invest in composite boards for minimal upkeep. Telling prospective buyers they'll need to watch out for splinters and re-stain a natural wood deck every few years could be a turn off. Be careful not to take up too much backyard space with a deck or patio—families with children, gardeners, and dog owners covet green spaces.

7. Outdoor lighting

Outdoor lighting along pathways, well-placed sconces and flood lights can deter burglars and help create warm ambiance along outdoor spaces.

8. Lawn sprinkler system

A buried sprinkler system will keep your lawn and other landscaping fresh. It can also help you save on your water bill by preventing overwatering. Buyers are almost always happy to hear the hard work of installing one of these systems is already done and they can sit back and reap the benefits!

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

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.



EQUAL HOUSING
OPPORTUNITY

Upcoming Community Events

- CU Day / Shred Week 10/14/19-10/18/19
- Strides Against Breast Cancer Walk/Run 10/26/19
- Food Drive for YWCA Pathways for Women Shelter 10/28/19-11/15/19
- National Adoption Day 11/22/19
- Christmas House Toy Drive Fundraiser 11/18/19-12/13/19

Are You Ready to Buy Your First Car? First Time Auto Buyer Loan

Features:

- Loan amounts up to \$12,000
- Terms up to 60 months
- As low as **9.00% APR***
(with SnoCope Checking Account and automatic payment) for both new & used vehicles
- Low Monthly Payments
- No Co-Maker Required.
- Start establishing good credit
- Certain restrictions apply.

Little or no credit history? This loan comes with low rates, manageable terms & is an excellent way to establish a credit history.



* APR = Annual Percentage Rate. Includes 2% discount with automatic payment transfer from SnoCope Checking Account. Subject to credit approval. No other offers or discounts apply. Subject to change without notice.

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

Qualifications:

- Must be 18 -25 years old
- Minimum down payment 10% of purchase price (rebates do not count as down payments)
- Max Loan to Value 100% of Purchase Price or NADA, whichever is lower
- Minimum 12 months employment with present employer or 3 months employment and recent BA or BS degree
- No credit required; however, no outstanding derogatory credit is allowed or unpaid collections.
- Proof of automobile insurance is required prior to funding.
- Maximum vehicle age: 7 years, maximum mileage 125,000
- Have not previously financed an auto in your name
- Must meet current debt-to-income ratio requirements
- Not all vehicles qualify.
- No high performance or modified vehicles

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."