Mailing Address: PO Box 720, Everett, WA 98206 • www.snocope.org
Hours: Monday-Friday 8:30 am -5:00 pm • tel: 425-405-9973 • fax: 425-339-9482

Sound advice

Find us on

SnoCope News & Information • Fall 2026

!! MEMBER NOTICE !!

Shred Week is coming!
October 12 - 16
Get those sensitive papers together and bring them to the branch for safe shred disposal. Protecting our members from fraud is one of our highest priorities and we are happy to provide this free service to you.

We are working in conjunction with YWCA Emergency Women's Shelter for food donations and financial support. Please bring non-perishable food or hygiene items with your shred bags to help women and children in need in our community.

Upcoming Webinars

October 21
(Lunch-and-Learn at Snohomish County Complex)
Savvy Social Security

October 28
(date change!)
Savvy Long-Term Planning

November 18
Tax Planning in Retirement

2026 Holiday Schedule

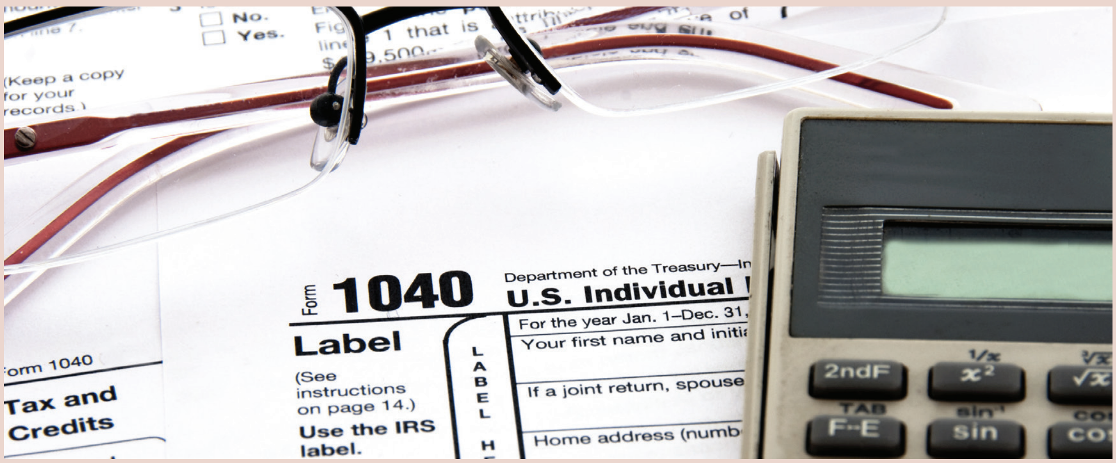
Veterans Day Observed
Wednesday, November 11, 2026

Thanksgiving Holidays
Thursday, November 26, 2026
Friday, November 27, 2026

Christmas Holidays
Thursday, December 24, 2026
Branch closing at 3:00pm

Friday, December 25, 2026

Maximize Your Tax Position Before the End of the Year



As the year winds down, it's a good time to give your finances a quick checkup. A few thoughtful moves before December 31 could help you make the most of your money, avoid surprises at tax time and start the new year on stronger financial footing.

Review your tax withholding.
Did you change jobs, receive a raise, take on a second job or experience a major life change this year? Your current tax withholding may no longer reflect your situation. Having too much withheld means less money in each paycheck, while too little could leave you with an unexpected tax bill. The IRS Tax Withholding Estimator at IRS.gov can help you determine whether updating your W-4 may make sense. (more information: https://snocope.enrich.org/courses/understanding-your-paycheck-and-w2)

Give retirement savings a year-end boost.
If your budget allows, consider increasing contributions to your employer-sponsored retirement plan. Depending on the type of account, contributions may reduce your taxable income while helping you build long-term financial security. If your employer offers matching contributions, it's also worth checking whether you're contributing enough to take full advantage of the match. (more information: https://snocope.enrich.org/search?s=year%20end%20retirement%20boost)

Review your IRA options.
An Individual Retirement Account may provide another opportunity to save for retirement. Traditional and Roth IRAs have different tax advantages and eligibility requirements, so

Continues on back...

ywca

Our annual **Thanksgiving Food Drive and Fundraiser for the YWCA Pathways Shelter** is starting October 12th. This unique establishment is an emergency shelter that provides safe housing and resources for single women and mothers with children experiencing homelessness in Snohomish County. Your donation of food or funds will be used to provide nourishment while families settle into a safe place while transitioning to a more long term or permanent residence and new way of life.

They are in need of easily prepared canned foods, baking supplies, snacks, baby supplies, condiments and much more.

Continues on back...

-- Editor's Note --

One of the great parts of being a credit union in this community is the opportunity we have to give back to the area we call 'home'.

2026 is half way gone and there is still a lot to do this year. Currently on the calendar:

October - YWCA Women's Shelter food drive and fundraiser

October - Shred Week!

November - National Adoption Day

October - Breast Cancer Walk

November - Christmas House toy drive and fundraiser

December - Ten Days of Savings!

Look for the new Penny Pig 2027 Calendar in November!

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

425-405-9973 #1

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

SnoCope Credit Union

NMLS ID #673299

ywca

You can help by bringing non-perishable food, supplies and supportive funds as we start **SHRED WEEK!** Please bring any items to the branch by **November 13th.** They are asking for:

Non-perishable food
(pop tops/pull labs preferred)

- Banquet Brand Home-style Bakes Complete Dinners
- Macaroni & Cheese
- Mashed Potatoes, Gravy (packets & jars/cans)
- Pasta and Rice
- Peanut butter
- Canned tuna, chicken, salmon
- Spaghetti-O's & Ravioli
- Canned Beef Stew, Hearty Soups & Chili
- Canned Tomatoes
- Pasta Sauce
- Tomato Sauce and Paste
- Hot Cocoa, Tea, Instant Coffee
- Cereal and Instant Oatmeal
- Top Ramen
- Salad Dressing

Fruit & Vegetables

- Canned Fruit & Vegetables
- Fruit roll-ups, Apple chips, Raisins

Baking Supplies

- 1 lb bags of flour & sugar
- Mixes: Cake, muffins, bread, cookie, pancake, Jello & Pudding

Condiments
(12 oz or smaller) (small condiment packages also)

- Ketchup, mayonnaise & mustard
- Jam, jelly and honey
- Maple syrup

Spices

- Salt, pepper, seasonings, garlic and onion powder

Snacks

- Popcorn, snack bars,crackers

Maximize Your Tax Position Before the End of the Year (continued)

consider talking with a tax or financial professional about which may be appropriate for you. Keep in mind that the contribution deadline for an IRA generally extends beyond December 31 to the tax-filing deadline.

Don't overlook your HSA or FSA.
If you're eligible for a Health Savings Account (HSA), review how much you've contributed and whether adding more makes sense for your budget. HSAs can offer significant tax advantages and unused funds generally carry over from year to year. (more information: https://snocope.enrich.org/search?s=HSA%20FSA)

If you have a Flexible Spending Account (FSA), check your remaining balance and your employer's rules. Some plans require you to use funds by year-end, while others may offer a grace period or allow a limited amount to carry over.

Consider income beyond your regular paycheck. Bonuses, freelance or gig work, investment income, interest and other sources of income can affect your overall tax picture. If you've earned income that wasn't subject to withholding, reviewing your situation before year-end gives you time to determine whether an adjustment or estimated tax payment may be appropriate.

Plan your charitable giving.
If charitable giving is already part of your plans, consider whether making contributions before year-end makes sense. Keep receipts and records for your donations, and remember that the tax benefits of charitable giving depend on your individual circumstances. (more information: https://snocope.enrich.org/search?s=charitable%20giving)

Gather important tax records now.
Tax season is much easier when you're organized. Start gathering receipts and records related to charitable donations, education expenses, childcare, major purchases and other potentially relevant financial activity. Creating one secure place for tax documents as they arrive can save time—and frustration—later.

Think about what's changed this year.
Marriage, divorce, a new child, buying or selling a home, retirement, starting a business or other major life events can have tax implications. If 2026 brought a significant change for your household, consider checking with a qualified tax professional before the year ends rather than waiting until it's time to file. (more information: https://snocope.enrich.org/search?s=getting%20ready%20for%20tax%20season)

A Little Planning Can Go a Long Way
Financial wellness isn't only about how much you earn or save. It's also about making informed decisions that help your money work harder for you. Taking a little time now to review your tax picture can help you finish the year prepared—and enter the new one with greater confidence.

This information is provided for educational purposes only and is not intended as tax, legal or investment advice. Tax rules and individual circumstances vary. Consult a qualified tax professional regarding your individual situation.