

Sound advice

SNOCOPE NEWS AND INFORMATION

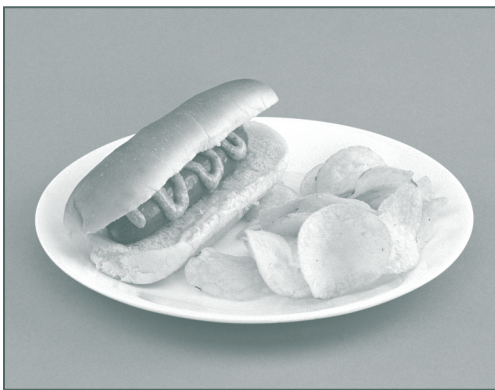
SUMMER 2009

Join us for
National Night Out
against crime

Tuesday, August 4
5 - 8 p.m.

McCollum Park

600 - 128th Street SE, Everett



Learn about how to protect your family and property against crime while enjoying free hot dogs, corn-on-the-cob, sno-cones and popcorn. While you are there you can tour fire trucks, check out the new Community Transit buses and meet "Topper", the new arson dog from the Fire Marshall's office.

This is a fun event for the whole family and we look forward to seeing you there!

Auto Refinance Promotion

July 1 – August 31, 2009

A lower rate could save you money!

Home Equity Loans

July 1 – August 31, 2009

We will waive the application fee!



For more information on either of these promotions, please visit www.SnoCope.org or call 425-388-3481 and we would be happy to assist you.

THREE FREE SEMINARS

July 29th – How To Work With Your Contractor – Avoiding Construction Disputes
Building or remodeling can be stressful and the decision making process is put to the test. Take this one-hour course and learn the secrets to the win-win communication skills necessary when working with a contractor.

August 11th – The Energy Efficient Home – Preparing for a Sustainable Remodel
What is building science and what will it do for my remodel? Your remodeled home can be more energy efficient, comfortable and require less maintenance. By employing the principles of sound building science and design, you can identify the appropriate energy improvements that often do not add to the cost of your project. They actually save you money for the duration of your homeownership.

September 8th – How To Create And Maintain A Healthy Home
Indoor air and environment quality has been traced to a series of health related issues in the past five years. Learn to identify the signs of poor indoor air quality and the chemical materials that contribute to this national health issue. Information will be provided to assist you in proactively making changes to diminish these toxins in your home and business environment.

All classes are from Noon–1 PM at the County Admin East Building, Public Meeting Room #2. Please RSVP at 425-388-3481

Handling Bill Paying During a Financial Crisis

Many circumstances can derail even the best financial plans and leave you with less money than you need. However, paying the most important bills first and communicating with creditors for the ones you cannot pay can help you minimize the damage until you are back on your feet.

Your monthly obligations may include:

- **Mortgage or rent.** Your mortgage or rent should be the first bill paid each month. However, if making payments is impossible, let your lender or landlord know - they may be willing to work with you. Is your mortgage or rent affordable long-term? If not, you may want to look for a cheaper place to live.
- **Car loan.** Since your car can be repossessed if you miss payments, paying on time is important. However, if you are not able to do that, ask your lender if you can skip a payment or two or pay back missed payments gradually. If you cannot reach an agreement or resume payments, you may want to sell the car before it is repossessed.
- **Utilities.** Delinquent utility payments can cause your service to be suspended or terminated, but some utilities are more important than others. If a service is not needed, you may just want to cancel it. If it is essential, call the utility company and ask if a payment arrangement is possible. Also inquire about assistance programs for people facing economic hardship.
- **Student loans.** If no payments are made for 180 days, you are considered in default, with possible consequences including tax refund interception and wage garnishment. However, borrowers can often avoid delinquency by asking for a forbearance or deferment.
- **Credit cards.** While you could be sued or have accounts go to collections if you stop making payments, credit cards are less important than a mortgage or a car loan, and most creditors do not take legal action right away. However, avoid completely ignoring creditors. If making payments is difficult, you may want to talk to them about hardship programs.

You do not have to deal with financial hardship alone. As a benefit of your membership at SnoCope, you have access to BALANCE, a free financial education and counseling service. Their counselors can discuss options for handling debt and other bills as well as help you create a budget. Call 888-456-2227 or visit www.balancepro.net for more information. Copyright © 2008 BALANCE

DON'T FORGET TO...

Join us for
National Night Out
against crime

Tuesday, August 4
5 - 8 p.m.
McCullum Park
600 - 128th Street SE, Everett

SUMMER TIME IS TRAVEL TIME.

REMEMBER TO CALL AND LET US KNOW
IF YOU ARE TRAVELING SO WE CAN HELP
SAFEGUARD YOUR ACCOUNT.

FOR ALL THE LATEST NEWS
AND INFORMATION, GO TO www.SnoCope.org



HOLIDAYS
LABOR DAY
MONDAY, SEPTEMBER 7

SnoCope Federal
Credit Union

www.sncope.org

3130 Rockefeller

Everett, WA 98201

Phone 425.388.3481

FAX 425.339.9482

E-mail sncope@sncope.org

Hours Monday – Thursday 8:30 AM to 5 PM

Friday – 8:30 AM to 6 PM

24 Hour Call Center 866.692.8669

Executive Line 800.311.8093



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

