

# Sound advice

SNOCOPE NEWS AND INFORMATION

FALL 2009

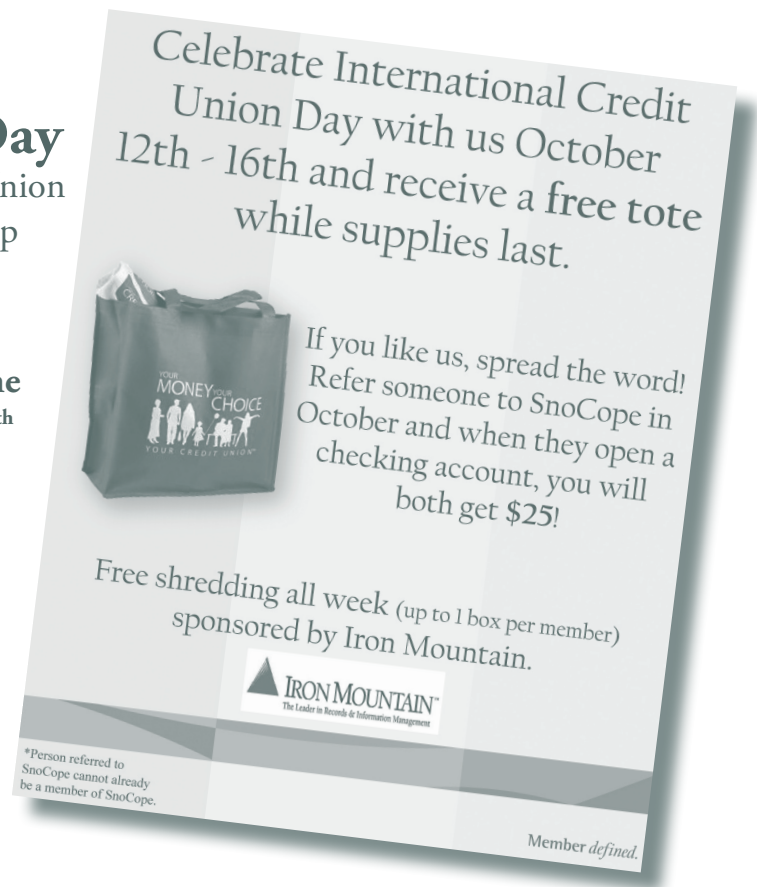
## International Credit Union Day

Thursday, October 15<sup>th</sup> is International Credit Union Day. This day celebrates credit union membership and the not-for-profit, co-operative spirit held around the world.

In honor of that spirit, **we will be celebrating the entire week from October 12<sup>th</sup> through the 16<sup>th</sup>** by giving away goodies and free totes, while supplies last.

We will also be providing free shredding (limited to 1 box per member) sponsored by Iron Mountain during the week.

**Come celebrate with us!**



## SnoCope Offers Members Over 175 Fee Free ATMs in Washington State!

It's true! Through a partnership with CU Service Centers you have access to a free ATM Network by using kiosks called **Vcom** units. They can be found in most 7-11s and are usually accessible 24 hours a day.

When using the shared branching option with a Vcom unit, not only can you get cash **fee free** but you may also make:

- Check Deposits
- Loan payments
- Transfers between accounts
- Account inquiries

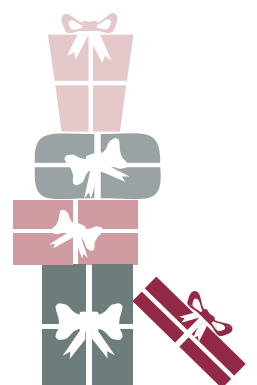
# Fee Free ATMs

**The first time you use one of these Vcom units and choose shared branching,** you will be asked to set up a PIN number which will streamline the process for future access. To find a Vcom unit near you, look for the CU Service Centers link on the right side of our home page at [www.SnoCope.org](http://www.SnoCope.org).

## BALANCE SEMINAR Breezing Through the Holidays

Unplug the holiday machine and put the fun back into this time of year. Workshop participants learn how to set a holiday budget and stick to it, how to avoid the year-end credit crunch and what to do now to avoid getting into debt in the future.

- WHEN:** Wednesday, October 21<sup>st</sup>  
**TIME:** Noon – 1:00 PM  
**LOCATION:** SnoCope Board Room  
3130 Rockefeller Ave., Everett  
**WHO:** Everyone is invited – FREE  
Lunch included  
**RSVP:** 425-388-3481 (space is limited)



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INTERNATIONAL CU DAY  
FEE FREE ATM NETWORK  
BALANCE SEMINAR  
HOLIDAY LOAN  
SKIP-A-PAY  
ON YOUR WAY  
HOLIDAYS

Member defined.

# Holiday Loan Special



\*All loans are based upon approval of credit. Rates are subject to credit rating and all rates are subject to change without notice. Some restrictions may apply.

# Skip-A-Pay

Please check out [www.SnoCope.org](http://www.SnoCope.org) if you are interested in applying for Skip-A-Pay for either your November or December loan payment.

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DON'T FORGET TO SIGN UP FOR OUR BALANCE SEMINAR: **BREEZING THROUGH THE HOLIDAYS** TO BE HELD AT NOON ON OCTOBER 21 AT SNOCOPE. **RSVP TODAY** AS SPACE IS LIMITED. SEE PAGE ONE OF THIS NEWSLETTER FOR THE DETAILS.

## On Your Way

SnoCope has just signed on to bring you the **On Your Way** program.

**On Your Way** is a great resource for young adult members of SnoCope. This comprehensive program includes engaging financial education components, as well as an attractive rewards program. SnoCope is excited to be a part of On Your Way and to offer this special program to our members.

To access the On Your Way content, please click the link on our home page [www.SnoCope.org](http://www.SnoCope.org). This link will bring you to a page that will ask you to establish a login ID and password which will give you access to this exciting rewards program.



Get there.

## HOLIDAYS

COLUMBUS DAY  
Monday, October 12  
(County is Open)

VETERANS' DAY  
Wednesday, November 11

THANKSGIVING DAY  
Thursday, November 26

CHRISTMAS DAY  
Friday, December 25

NEW YEAR'S DAY  
Friday, January 1, 2010

## HOLIDAY HOURS

DAY AFTER THANKSGIVING  
Friday, November 27  
CLOSE at 3 PM

CHRISTMAS EVE  
Thursday, December 24  
CLOSE at 3 PM

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FOR ALL THE LATEST NEWS

AND INFORMATION, GO TO [www.SnoCope.org](http://www.SnoCope.org)

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**SnoCope** Federal Credit Union

[www.SnoCope.org](http://www.SnoCope.org)

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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



AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™

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

