

Sound advice

SNOCOPE NEWS AND INFORMATION

WINTER 2010

Annual Meeting SnoCope Celebrates 51 Years of Serving You!

Celebrate our 51st Annual Meeting by stopping by to vote for your Board of Directors between 11 AM and 2 PM on March 25th and enjoy a free hot dog while supplies last. Following the daytime festivities, we will hold the official Annual Meeting at the Snohomish County Admin East Building, 1st floor. We will be serving appetizers and have the prize drawings at the Annual Meeting.

What: Ballots and Buns – free hot dogs, chips and pop while supplies last

Where: SnoCope Lobby

When: March 25th 11 AM – 2 PM

Followed By:

What: The 51st Annual Meeting

Where: County Admin East 1st Floor

When: 5:30 – 7:00 PM

Prizes: Must be at the Annual Meeting to win. (Get a sneak peek at the prizes when you stop by SnoCope to vote.)

Voting all week in the lobby.

✓ IN THIS ISSUE

ANNUAL MEETING

DOUBLE POINTS

MEMBER DEFINED

SEMINAR SCHEDULE

2010 HOLIDAY SCHEDULE

Election of Officials

The Board of Directors sets the policies and plans for the future of your Credit Union. These dedicated volunteers are members just like you, elected by you. There are three 3-year term positions and one 2-year term position up for election this year. If you are interested in volunteering to serve, submit your name and a short bio by mail to the Nominating Committee at:

*SnoCope Federal Credit Union
Nominating Committee
3130 Rockefeller
Everett, WA 98201*

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

Frustrated with your credit card ?



Raising my rate?!
Lowering my credit limit?!
Rewards? What rewards?!

Merchandise & Travel Rewards
Tiers starting at 2,000 points
No blackout dates for traveling



*Get ready to relax with a VISA®
Platinum Credit Card from SnoCope*

- FIXED 9% APR*
- DOUBLE Reward Points on balance transfers before March 31, 2010*
- Credit limits from \$5,000 - \$15,000*
- Annual Fee only \$25 (waived the first year)
- Earn 1 point per \$1 spent

*Apply online at www.SnoCope.org or
call 425-388-3481 today!*

*APR = Annual Percentage Rate • Subject to credit rating and credit approval • Max points per member during promotional period must not exceed double the credit limit on account • Cannot be used to transfer from an existing SnoCope account • Points expire after 48 months. Other restrictions may apply • Visa Platinum credit card only.

Member defined.

Member *defined.*

A TESTIMONIAL FROM A SNOCOPE MEMBER

Recently, I had an experience with a company that deals with gym membership fees. Basically, the company stated that I did not pay my membership. They charged me a membership fee plus a late fee. I insisted that I had paid but the company's position was that I did not and they blamed the credit union.

After several days of debate with both the company and my gym, I called SnoCope Credit Union. I have been a member with them for a long time and have always had top rate customer service. Denise from SnoCope Credit Union called the company and within minutes, she had the problem figured out. The problem was with the company and not with me or my credit union.

Denise was very gracious with the company and helped them figure out their mistake. I am so grateful to Denise for her time, patience, positive demeanor, and adeptness. She made my day so much brighter.

Thanks Denise!

2010 HOLIDAY SCHEDULE

NEW YEAR'S DAY
Friday, January 1

MARTIN LUTHER KING, JR. DAY
Monday, January 18

PRESIDENTS' DAY
Monday, February 15

MEMORIAL DAY
Monday, May 31

INDEPENDENCE DAY
Monday, July 5

LABOR DAY
Monday, September 6

COLUMBUS DAY
Monday, October 11
(County is Open)

VETERANS' DAY
Thursday, November 11

THANKSGIVING DAY
Thursday, November 25

CHRISTMAS EVE
Friday, December 24

NEW YEAR'S EVE
Friday, December 31

HOLIDAY HOURS

DAY AFTER THANKSGIVING
Friday, November 26
CLOSE at 3 PM

2010 Seminar Schedule

JANUARY Plastic Surgery (see box below) – 27th 12 – 1 PM
SnoCope Board Room

FEBRUARY Understanding Credit – 25th 12 – 1 PM
County Admin East, Public Meeting Room #2

MARCH Long Term Care – 25th 12 – 1 PM
SnoCope Board Room

APRIL Youth Finance 101 – 22nd 5:15–6:15 PM
SnoCope Board Room

MAY Basics of Personal Finance – 26th 12 – 1 PM
SnoCope Board Room

JUNE Social Security, Medicare and You – 23rd 12 – 1 PM
County Admin East, Public Meeting Room #1

AUGUST SnoCope 101 – 31st 12 – 1 PM
SnoCope Board Room

SEPTEMBER Identity Theft – 29th 12 – 1 PM
SnoCope Board Room

OCTOBER Breezing Through the Holidays – 28th 12 – 1 PM
SnoCope Board Room

NOVEMBER SnoCope 101 – 16th 12 – 1 PM
SnoCope Board Room

DON'T FORGET TO SIGN UP FOR OUR BALANCE SEMINAR:
PLASTIC SURGERY—USING CREDIT WISELY

TO BE HELD FROM NOON TO 1 PM
JANUARY 27TH AT SNOCOPE.

JOIN US FOR THIS FREE LUNCH & LEARN SEMINAR
RSVP TODAY BY CALLING 425.388.3481

Start the new year with **On Your Way**, a great new resource for young adult members of SnoCope. To access this comprehensive financial education and rewards program, click the **On Your Way** link on our home page www.SnoCope.org.



Get there.

SnoCope Federal Credit Union

www.SnoCope.org

3130 Rockefeller

Everett, WA 98201

Phone 425.388.3481

FAX 425.339.9482

E-mail snocope@snocope.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



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.

