



Sno Falls

Sno Falls NEWS

Sno Falls Credit Union Publication

Fall 2008

Finding the Perfect Gift just got Easier!

Everyone enjoys the convenience of a Visa Gift card. It's the ideal choice for holidays, birthdays, weddings, and all your gift-giving occasions.

Discover the advantages:

Comfort: You decide the amount. No taxes. No expensive shipping. And, at Sno Falls Credit Union you can get it preloaded with any amount, up to \$1000 for only \$3.

Flexibility:

Recipients can buy what they want, when they want, where they want—whether shopping online, in person, or by phone.



Both Offer Same Rate!

Protection: It's safer than cash and can be replaced if lost or stolen.* Plus, it provides the protection and security features you've come to expect from Visa.

Choice: Visa Gift cards can be used everywhere Visa debit cards are accepted – that means millions of places to choose the perfect gift. See a Member Service Representative at one of our branches to purchase several today!

Get Yours Today!

* Lost or stolen replacement cards apply to U.S. issued cards only. Notify Sno Falls Credit Union immediately of any fraudulent use. For specific restrictions, limitations and other details, see cardholder agreement or www.visa.com/security.

Your Deposits are Insured

Sno Falls Credit Union accounts are federally insured by the National Credit Union Administration (NCUA) to aggregate of \$100,000, and IRAs are insured to an aggregate of \$250,000 at each credit union.



E-Statements – *Coming Soon!*

Save clutter, shredding time, and trees by switching to free paperless statements.

View your statements the minute they are ready instead of waiting for mail delivery.

You'll receive an email notifying you that your statement is available for viewing online.

Reduce your risk of fraud and identity theft—paper statements can be stolen through trash and mail.

Access up to 36 months of past statements online for record-keeping, taxes, etc.

Here's how to sign up: Click on the Home Banking icon on the top navigation bar on our website www.snofalls.com. From there just follow the directions.

Plus a chance to win!

When you sign up for e-statements between November 1 and January 31, 2009, we'll add \$10 to your savings account. In addition, your name will be entered into a monthly drawing for a paper shredder. The sooner you sign up, the more chances you'll have to win. A Shredder will be given away December 1st, January 1st, and February 1st. Members will be notified of the winning by email.



You can't lose. For every 170 members receiving e-statements, one tree is saved each year.

"Shred It Day"

**Saturday
October 18, 2008
9 - 3 p.m.**

**Parking lot of the
Snoqualmie Branch
9025 Meadowbrook Way SE**



Account security and identity theft are big concerns for consumers today. That's why we're throwing a Shred It Day. Take advantage of this great opportunity to protect your identity! Bring your old computer discs, financial statements, or any other personal documents to the parking lot of the Credit Union's Snoqualmie Branch. Recall Secure Destruction's mobile shredding unit will shred your sensitive documents while you watch!

This event is free to the community. Membership is NOT required. Tell your friends and family!

North Bend branch, Saturday hours, 10 – 2 pm, beginning October 4th.

Hey Rocky Club Members!



Hey Kids, stop by your branch beginning October 18 until Halloween, to pick up your free Pumpkin and Trick-or-Treat bag. While you're there, don't forget to make your deposit to your savings account.

Accelerate Your Children's Savings!



"Our kids like the convenience using the Sno Falls Credit Union branch inside QFC. They put money from chores into their savings accounts while we go shopping. They recognize the tellers, and we

like the great interest rate. Our children are learning the value of saving their money, and even the little ones appreciate that their money is growing. The kids also loved seeing Rocky Raccoon in the Festival at Mount Si parade! It is nice to belong to a credit union that is local, accessible, and friendly toward new investors!"

— The Johanson Family of North Bend

All current and new Rocky Club and Youth Accounts automatically earn 6% Annual Percentage Rate, which equals 6.01% APY on the first \$500 on deposit. Balances above that amount earn at Sno Falls Credit Union's standard savings rates; see www.snofalls.com for details.



Score **BIG** with a Sno Falls Visa Credit Card

Make the most of your Visa Credit Card purchases with the ScoreCard Reward Program. It's a benefit of both Sno Falls Credit Union's Visa Credit Cards—Platinum and Classic. Cardholders receive 1 point for each \$1.00 spent using a Sno Falls Visa Credit Card. Points accrue with each purchase and can be redeemed for either airline miles or merchandise*. This includes all airlines except Southwest and Jet Blue.

*No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency conversion or insurance charges posted to their account. Cardholders see their rewards points on each monthly Visa statement and/or they can be viewed at www.scorecardrewards.com. Reward points expire 6 years from date of purchase.

VISA Classic 12.90% APR*

Limit \$500 - \$10,000

No Annual Fee

Free Rewards Program

25-day grace period

Same rate for Purchase, Cash Advances and Balance Transfers

VISA Platinum 9.90% APR*

Limit \$5000 - \$20,000

No Annual Fee

Free Rewards Program

25-day grace period

Same rate for Purchase, Cash Advances and Balance Transfers

Apply on line at www.snofalls.com or give us call today!

*Credit qualifications apply.

Credit Unions: In the Member's Best Interests

As our economy slows, the poor choices of some institutions are coming to light. While these failures have many causes, experts identify bad mortgage loans and risky real estate investments as culprits. You may be wondering: are my deposits safe at Sno Falls Credit Union? Is the Credit Union sound?

Credit unions are owned by their members. Members also volunteer on the Board of Directors. They set the policies and strategic directions for the credit union.

We don't have outside shareholders encouraging excessive risk taking to maximize profit. Instead, we only focus on the financial needs of our members. Protecting each member's stake in the credit union is our top priority.

Loans are properly documented and investments provide stable, consistent returns for Credit Union members. Your deposits are absolutely safe at the Credit Union.

The Credit Union is even bucking national trends by making more loans this year. Your neighbors are discovering what you already know, Sno Falls Credit Union is a trusted financial institution with low rates and a consultative lending approach.

Website Redesigned

Simplicity, functionality, and content are the hallmarks of our recently "remodeled" website. Please take a look and give us your feedback www.snofalls.com.

Shout outs go to Brandon Comouche and Geoff Cummins our Technology Specialists for their outstanding work!

We will be closed the following dates in observance of:

- Veterans Day, Tuesday, November 11, 2008
- Thanksgiving, Thursday and Friday, November 27 and 28, 2008
- Christmas, Thursday, December 25, 2008
- New Years Day, Thursday, January 1, 2009



President/CEO:

Linda Larion

Board Chairman:

Dennis Arriaga



Sno Falls Credit Union

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9025 Meadowbrook Way SE
PO BOX 1978 (mailing)
Snoqualmie, WA 98065-1978
Phone: (425)888-4004 or
1(800)243-7860
Fax (425)888-4240
Monday-Friday 9:00am-5pm
Drive up Monday-Friday
8:30am-5pm
Email: ceo@snofalls.com
Email: loans@snofalls.com

North Bend Branch

460 E. North Bend Way
North Bend, WA 98045
Inside QFC
Phone: (425)831-7494
Fax: (425)831-7496
Monday-Friday, 10am-7pm
Saturday, 10am-2pm
Email: northbend@snofalls.com

Duvall Branch

14110 Main Street NE
Duvall, WA 98019
In shopping center
anchored by Safeway.
Phone: (425)844-4344
Fax: (425)788-0899
Monday-Friday, 10am-6pm
Email: Robert@snofalls.com

Wildcat Branch

8651 Meadowbrook Way
Snoqualmie, WA 98065
Inside Mount Si High School.
Phone: (425)831-8210
Mondays, Wednesdays,
and Thursdays: 10am-12:10pm

Fall City Branch

33410 SE Redmond-Fall City Rd.,
Fall City, WA 98024
Phone: (425)222-7290
Fax: (425)222-7304
Monday-Friday, 10am-6pm
Email: fallcity@snofalls.com

**Express Teller: (425)888-4175
or 1(888)957-5505**

**Check out our website at:
www.snofalls.com**

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

NCUA
National Credit Union Administration, a U.S. Government Agency



www.snofalls.com