



# Sno Falls NEWS

Sno Falls Credit Union Publication

Summer 2008



Happy with their new Ford, the McGehe's are ready to take it for a drive.

## Happy Members Purchase a New Car

"We recently needed to quickly buy a new car. We looked on the Internet, found the vehicle we thought we wanted and set up a test drive. While heading to the test drive we realized we should have gotten pre-approved for a loan with Sno Falls Credit Union. We called Merenda and in talking with her decided that a Home Equity Line of Credit would be the best way to go, but that takes at least 3 days to process. Smart thinking Merenda got us approved for a car loan over the phone in about 5 minutes, then started the HELOC process also. We were able to drive our new car home that day! The HELOC came through a few days later and paid off the car loan and we also have extra money to do some home improvements. It is so nice to deal with friendly people!"

**"Thank you Merenda and Sno Falls Credit Union!"**

## Absolutely Free Checking

Our checking is just that—**FREE!** It's designed to meet our members' needs of economy and convenience. There's no required minimum balance and no monthly fee.

Additional free features include:

- Unlimited check writing
- Monthly consolidated statement
- Visa Check Card
- Sno Falls Express Audio Teller—24/7 service
- Online Banking—24/7 service
- Bill Payer Service

You'll have access to over 32,000 surcharge-free ATM's nationwide—more than Bank of America. Check our website for the one nearest you [www.snofalls.com](http://www.snofalls.com).



## Efficient Driving



You feel the pain at the pump when you pay for ever pricier gasoline, but did you know that your vehicle creates about 20 pounds of CO2 per gallon it consumes? That's about half of what a single mature tree can absorb in a year. The U.S. Environmental Protection Agency publishes a fuel economy guide that contains helpful tips about how to increase your fuel efficiency.

Here are a few tips to get you started:

### Maintain your vehicle

Start by tuning your engine – this alone can improve your gas mileage by about 4 percent. Repair a faulty oxygen sensor or replace a clogged air filter to improve fuel economy by much more. You'll also want to make sure you keep your tires inflated to the recommended pressure and use the recommended grade of motor oil. These two steps can improve economy by up to 5%.

### Plan and combine trips

Your time and energy are precious, so why not plan all your errands for one day a week? A warmed-up engine is so much more fuel efficient than a cold one that a single, multipurpose trip can consume half as much fuel as several short trips covering the same distance.

### Drive more efficiently

Besides safety, there's another great reason to avoid aggressive driving. Speeding and rapid acceleration and braking can reduce your mileage by as much as 33% at highway speeds and 5 percent in town! Avoid idling, driving with a heavy load and running the air conditioner. And remember that fuel economy peaks between 40-50 miles per hour (mph). Each 5 mph you drive over 60 mph can reduce mileage by 10%.

## Vehicle/Vessel Licensing

**Avoid long lines!**

**Sno Falls Licensing - Fast, Friendly, Local Service.**

### Hours:

9 a.m.-5 p.m.  
Monday - Friday

### Title Transfers:

9 a.m.-4 p.m.  
Monday - Friday



For the fifth year in a row, Sno Falls was voted **BEST FINANCIAL INSTITUTION!**

**THANKS** to **ALL** of **YOU** who voted for us in the Valley Record **"BEST"** Contest!

[www.snofalls.com](http://www.snofalls.com)

# Hey Rocky Club Members!

See Rocky and the CU Cruiser  
in the Festival Parades!!



- Snoqualmie Railroad Days, August 2nd
- Festival at Mount Si (aka Alpine Days), August 9th

## "Grow It" at the Credit Union

Accelerate your children's savings by opening an account at Sno Falls Credit Union. All new and current Rocky Club and Youth Accounts, automatically earn 6.01% APY\* on the first \$500 on deposit. Balances above that amount earn at Sno Falls standard savings rate. See [www.snofalls.com](http://www.snofalls.com) for details.

\* Annual Percentage Yield = 6.01%. The designated accounts to pay 6% APR on the first \$500 are Rocky Club Accounts and Youth Accounts. Dividends are based on daily balances and are compounded monthly. Dividends are declared monthly by the elected Board of Directors. Accounts are insured by the National Credit Union Share Insurance Fund to \$100,000.



## Best Wishes

We'd like to Congratulate Kelsey Tarp on her recent graduation from Mt Si High. Kelsey has worked for Sno Falls Credit Union, since she was 16. She will be attending University of Washington during the 2008-2009 school year. Kelsey has been an excellent employee. She will be missed when she leaves for college in the fall.



Kelsey Tarp

## Annual Meeting Results

Thanks to all who participated in the 51st Annual Meeting held in the lobby of the Snoqualmie Branch on April 24, 2008. After a short business meeting all those in attendance enjoyed refreshments, good company, and many lucky members attend won door prizes.

The member-volunteers who will be serving on the Board of Directors and Supervisory Committee for 2008-2009:

### Board of Director

Dennis Arriaga, *Chairman*  
E. Steve Collins, *Vice Chairman*  
Shelly Inman, *Secretary*

Gene Stevens  
Susan Hankins  
Carol Lawrence  
Vernie Newell

### Supervisory Committee

Susan Hankins  
Karen McKiernan  
Troy Garwood  
Kevin Hauglie  
Bart Kelly

## Anytime Visa Card Info

Check your Sno Falls Visa Credit Card information 24/7, simply click on the eZCardinfo icon on our website [www.snofalls.com](http://www.snofalls.com). You can check balances, what the transactions have posted and even pay your bill directly from the site. Try it out, it's simply easy!



## New Accounting Manager

We're pleased to announce that Stephanie Doyle, a former Wildcat branch employee and Mount Si High graduate, is our new accounting manager. While earning her degree in Business Administration at Pacific Lutheran University she worked a summer at Sno Falls Credit Union and two years for Rainier Pacific Bank. After graduation Stephanie worked for Dwyer, Pemberton, & Coulson in Tacoma. Stephanie says, "It's really nice to be back in a small, family like setting, I haven't had that since I left the credit union to go to college."



Stephanie Doyle

**We will be closed the following dates in observance of:**

- Labor Day, Monday, September 1, 2008



### President/CEO:

Linda Larion

### Board Chairman:

Dennis Arriaga



### Sno Falls Credit Union

Main Office Snoqualmie  
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](mailto:ceo@snofalls.com)  
Email: [loans@snofalls.com](mailto: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-4pm  
Email: [northbend@snofalls.com](mailto: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](mailto:Robert@snofalls.com)

### Wildcat Branch

8651 Meadowbrook Way  
Snoqualmie, WA 98065  
Inside Mount Si High School.  
Phone: (425)831-8210  
Closed during summer.

### 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](mailto:fallcity@snofalls.com)

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

**Check out our website at:  
[www.snofalls.com](http://www.snofalls.com)**

