



# Sno Falls NEWS

Sno Falls Credit Union Publication

Fall 2009



## Rate increased? Credit line reduced? Card cancelled?

- Rates as low as 9.90% APR\*
- Same rate for purchases, cash advances, or transfers
- No charge for Cash Advances
- No Annual Fee
- Limits to \$20,000
- Free Airline and merchandise reward program

Apply on line at [www.snofalls.com](http://www.snofalls.com) or give us call today!

\*Credit qualifications apply. 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](http://www.scorecardrewards.com). Reward points expire 6 years from date of purchase.

## Credit Union Founder Dies

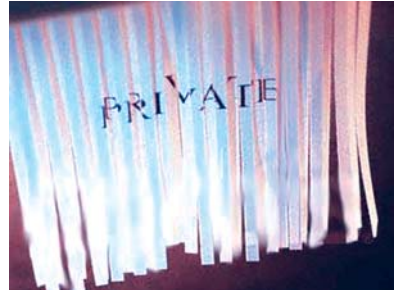
Judy Kirschner died Friday August 21st, two days after her 89th birthday. Judy served as Sno Falls Credit Union's manager from its inception in 1957 until she retired in 1985.

Judy along with her late husband Bill, and a small group of Weyerhaeuser employees, co-founded the Credit Union in order to provide a safe, convenient place for Weyerhaeuser employees and their families to save money and borrow at reasonable rates. Linda Larion, Sno Falls Credit Union CEO notes, "We owe Judy a real debt of gratitude. Without her dedication, there might not be a Sno Falls Credit Union today."

When Weyerhaeuser closed its plant in the Valley, Sno Falls Credit Union expanded to serve all people who live or work in the school districts in the Snoqualmie Valley.

## "Shred It Day"

**Saturday  
October 10, 2009  
10a.m. - 2 p.m.**



Parking lot of the Ridge Supermarket  
(IGA, Snoqualmie) 7730 Center Blvd.

**Open to the public - Free to all!**

Sponsored by Sno Falls Credit Union  
Shredding provided at no charge by Recall Secure Destruction

## Tell us about your Credit Union Experience?

Sno Falls Credit Union is different from other financial institutions. We don't just see you as a number, we're interested in helping you keep more of what you earn and want to make a difference in your life. From the moment you walk through our doors — we're invested in you. We'd love to hear about your experience with the credit union.

**You can Win a \$50 gift card from a local business!**



In 250 words or less tell us about an exceptional experience you had at Sno Falls. It can be for anything, from a product that has made your life easier, a staff member that went out of their way to assist you, or even a situation that made you proud to be a Sno Falls member.

Once submitted you could be selected to receive a \$50 gift card from a local business. (You may submit more than one story, but there is a limit of one prize per winner.)

**Submit your story on line at [www.snofalls.com/story](http://www.snofalls.com/story)**

*We can't wait to hear your story!*

## Newsletter going electronic

Beginning in January, you'll find our newsletter online. If you receive e-statements you'll automatically be notified when the newsletter is published. In addition the newsletter will be published on our website [www.snofalls.com](http://www.snofalls.com).

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

- Veterans Day, Wednesday, November 11, 2009,
- Thanksgiving Day, Thursday and Friday, November 26 and 27, 2009
- Christmas Day, Friday, December 25, 2009
- New Years Day, Friday, January 1, 2010




## Message from Rocky

Hey Kids, stop by your branch beginning October 19th until Halloween, to pick up your free Pumpkin and Trick-or-Treat bag. While you're there, don't forget to make a deposit to your savings account.

## The Perfect Gift for any occasion!

### Visa Gift Cards

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 — whether shopping online, in person, or by phone.
- **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!*

\* Lost or stolen replacement cards apply to U.S. issued cards only. Visa's Zero Liability Policy does not apply to commercial credit card or ATM transactions, or PIN transactions not Processed by Visa. Notify your financial institution immediately of any fraudulent use. For specific restrictions, limitations and other details, see cardholder agreement or [www.visa.com/security](http://www.visa.com/security).

## Turkey Trot



### Snoqualmie Ridge Turkey Trot Saturday, November 14 Cascade View Elementary School

The 2nd annual Snoqualmie Ridge Turkey Trot 5k and Kids 1k will be held at Cascade View Elementary on Saturday, November 14, 2009. It starts at school and winds through the streets and paved bike paths of beautiful Snoqualmie Ridge before finishing back at the school. The course has rolling hills. All race entrants receive a free pancake breakfast upon finishing their run. The breakfast and all pre- and post-race activities will take place in the warm, sheltered confines of Cascade View ES just in case the weather is a little yucky. Race proceeds will be donated to the PTSA of either Cascade View Elementary or Snoqualmie Elementary. Each runner gets to designate which school his or her registration is credited to. Register on line at <http://www.runsnoqualmie.com/>

## Sno Falls Scholarship Winners



Courtney Casey



Jennifer Clarke

### Congratulations Sno Falls Scholarship Recipients!

Courtney Casey and Jennifer Clarke were selected to receive a \$500 scholarship for post-high school education. Scholarship selection was based on an essay about how they planned to use what they learned in the Mount Si High School Accounting Class and their experience working at the Sno Falls Credit Union high school branch—the Wildcat branch. Only students in the class were eligible.



**President/CEO:**  
Linda Larion  
**Board Chairman:**  
Dennis Arriaga

**Sno Falls Credit Union**  
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Toll Free: 1(800)243-7860  
Website: [www.snofalls.com](http://www.snofalls.com)

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

### North Bend Branch

460 E. North Bend Way  
North Bend, WA 98045  
Inside QFC.  
Fax: (425)831-7496  
Monday-Friday, 10am-6pm  
Saturday, 10am-2pm  
Email: [northbend@snofalls.com](mailto:northbend@snofalls.com)

### Snoqualmie Branch

9025 Meadowbrook Way SE  
Snoqualmie, WA 98065  
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)

### Duvall Branch

14110 Main Street NE  
Duvall, WA 98019  
In shopping center  
anchored by Safeway.  
Fax: (425)788-0899  
Monday-Friday, 10am-12pm  
1pm-6pm, closed for lunch  
Email: [duvall@snofalls.com](mailto:duvall@snofalls.com)

### Wildcat Branch

8651 Meadowbrook Way  
Snoqualmie, WA 98065  
Inside Mount Si High School.  
Mondays, Wednesdays,  
and Thursdays: 10am-12:10pm  
Closed for the summer.

### Fall City Branch

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

### The Ridge Branch

Inside The Ridge Supermarket IGA.  
7730 Center Blvd., SE, Suite A  
Snoqualmie, WA 98065-8993  
Fax: (425)888-4008  
Monday – Friday 10 am – 6pm  
Saturday 10 am – 2pm  
Email: [snoqridge@snofalls.com](mailto:snoqridge@snofalls.com)

