



Sno Falls NEWS

Sno Falls Credit Union Publication

Spring 2009

Annual Membership Meeting

You are invited to the 52nd Annual Membership Meeting Wednesday, April 22nd at 5:30 pm, in the Snoqualmie branch lobby

All other branches remain open normal business hours.

- Report on the state of the Credit Union
- Board Elections
- Door Prize Drawings
- Light Refreshments

Please join in celebrating the credit union's accomplishments at our most important yearly event—the Annual Membership Meeting.

Volunteers

If you are interested in serving on Sno Falls Credit Union Board of Directors or Supervisory Committee, please send a letter with pertinent life experience and the reason(s) you are interested in serving to:

Linda Larion, CEO
PO Box 1978,
Snoqualmie, WA 98065.

The nominating committee reviews all submissions. Nomination deadline is April 16, 2009.



Now Open, Branch on the Ridge!

At a time when many businesses are downsizing, Sno Falls Credit Union is expanding. We have opened our sixth full-service branch, inside the Ridge Supermarket in Snoqualmie, with an outdoor Night Drop, and an ATM inside.

During the whole month of April, look for our coupons and ads in The Ridge Supermarket insert in The Star newspaper.



The Ridge Branch Hours

Monday through Friday
10 a.m. to 6 p.m.
Saturday
10 a.m. to 2 p.m.



Join us for our Ribbon Cutting Ceremony on April 10, 2009, at noon. Refreshments will be served.

Swipe & Save



See how you can **GROW** your **SAVINGS** when you use your Sno Falls Debit Card!

ROUND UP - Swipe & Save is a unique savings program that lets you automatically round up every purchase you make using your Sno Falls debit card to the next \$1.

SPEND - Now use your Sno Falls debit card to buy lunch, gas, groceries, or just about anything you want, and your purchase will be automatically rounded up to the next dollar.

SAVE - At the end of each business day we will aggregate your debit card transactions and make a single "Round-up Transfer" to your high yield Swipe & Save Account. This special savings account is currently paying 4% APY on the first \$2500 in the account. No deposits, other than that daily "round-up transfers" may be made to this account. If there are insufficient funds in the account, the transfer will not be made.

YOUR SAVINGS ADD UP QUICKLY!

The more often you use your debit card to make everyday purchases, the more you'll save. And since your money is being transferred to a Swipe & Save Savings Account, your savings will grow.

GET STARTED - Stop by any branch to sign up, or give us a call we'll send you sign-up information.

*APY = Annual Percentage Yield is 4.010%.

Sno Falls Credit Union Voted "Best of the Best" by Valley Residents... 6th year in a row!

Help Us Celebrate All Youth 17 and Under

During the month of April, make a deposit to your Rocky or Youth savings, and we'll put your name in a drawing for \$50!

Join: If you haven't already, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.



Our Rocky Raccoon and Youth Accounts, earn 6.010% APY* on the first \$500 on deposit. Balances above \$500 earn at the regular savings rate!

Save: Sno Falls Credit Union is here to help you launch the youth in your life toward financial independence.

Share: Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach: Remind your children to ask for help when they need it and turn to your credit union when you want help. Our tradition of service, and philosophy of self-help, makes Sno Falls Credit Union a natural partner in pursuing financial security.

Fraud Alert ... a phone call away!

Put the credit union on your list of contacts when you change or add a phone number — it could save you dollars. It's sad to say, but with the down turn in the economy, we've seen an increase in fraud activity. One of the ways we're helping protect members Visa Credit Card's is with FALCON, a 24/7 fraud protection program. If suspicious activity occurs, an automated system will contact you directly. They will only verify the last few transactions that appear to be out of the ordinary. They will NOT ask for personal information.



Thousands of Surcharge - FREE Choices



You'll never have to pay another ATM surcharge when you have a Sno Falls Free personal Checking Account. We are part of the AllPoint ATM network with over 37,000 ATMs nationwide, and over 1000 in Washington alone.

You'll find AllPoint ATMs in the following locations:

- Target
- Costco
- Safeway
- Rite Aid
- Chevron
- Exxon Mobil
- Albertsons
- 7-Eleven

New Feature at our ATMs!

Change your Visa Debit card PIN at any of our 6 ATM's. It's easy!

6 locations to serve you!

- Snoqualmie Main Branch
- Fall City Farmhouse Market
- North Bend QFC Branch
- Duvall Branch
- Ridge Branch *inside the Ridge Supermarket* — New!
- Mt. Si High School Branch

We will be closed the following dates in observance of:

- Memorial Day, Monday, May 25, 2009
- Independence Day, Friday, July 3, 2009

The Ridge and North Bend Branches will be open normal business hours on Saturday, July 4



President/CEO:
Linda Larion
Board Chairman:
Dennis Arriaga



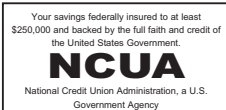
Sno Falls Credit Union

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
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: duvall@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

The Ridge Branch

Inside The Ridge Supermarket IGA
7730 Center Blvd., SE, Suite A
Snoqualmie, WA 98065-8993
Phone: (425)888-4004
Fax: (425)888-4008
Monday – Friday 10 am – 6pm
Saturday 10 am – 2pm
Email: snoqridge@snofalls.com

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

Check out our website at:
www.snofalls.com