



# Sno Falls NEWS

Sno Falls Credit Union Publication

Summer 2009



## Local Food Drive

Through the end of July donations for the Mt Si Helping Hands Food Bank may be made at the following Sno Falls Credit Union locations:

### Snoqualmie Branch

9025 Meadowbrook Way, SE

### Snoqualmie Ridge Branch

7730 Center Blvd, inside The Ridge Supermarket IGA

### North Bend Branch

460 E. North Bend Way, inside QFC Supermarket

"This is a time of tremendous need in our community, supplies are in great demand", explains Linda Larion, CEO of Sno Falls Credit Union. "We encourage all community members to fill up a grocery bag with non-perishable food items and drop it off at one of our branches."

The food bank, sponsored by the Snoqualmie Valley Ministerial Association, has been providing food at no cost to our hungry neighbors for the past 35 years. In 1972, they provided food to about 50 people per week, today that number has increased to over 1100 per week. Monetary donations may be made on their website [www.mtsifoodbank.org](http://www.mtsifoodbank.org) or sent to:

Mt Si Helping Hands Food Bank,  
PO Box 2464, North Bend, WA 98045.

Food Drive Sponsored by:  
Sno Falls Credit Union, Re/Max Integrity  
and Premier Mortgage



## Been Bumped Lately?

Rate increased? Credit line reduced? Card cancelled? You don't have to put up with it. Bring your credit card business to Sno Falls Credit Union, we'll treat your right now, and in the future. Plus, you'll earn rewards with either of our programs.

### VISA Classic 12.90% APR\*

- Limit \$500 - \$10,000
- No Annual Fee
- 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
- 25-day grace period
- Same rate for Purchase, Cash Advances and Balance Transfers

\*Free ScoreCard Rewards. 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](http://www.scorecardrewards.com). Reward points expire 6 years from date of purchase.

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

\*Credit qualifications apply.

## Grow you savings when you use your Sno Falls Visa Debit Card!

# Swipe & Save

Use your Sno Falls Visa Debit card to buy lunch, gas, groceries, or just about anything you want, and your purchase will be automatically rounded up to the next \$1. At the end of each business day we will aggregate your debit card transactions and make a single "round-up transfer" to your Swipe & Save Account\*.

This special savings account is currently paying 4% APY on the first \$2500 in the account. Stop by your branch to sign up, or give us a call and we'll mail the information.



## YOUR SAVINGS ADD UP QUICKLY!

\*At the end of each business day we aggregate your debit card transactions and make a single 'round-up transfer' to your high yield Swipe & Save Account. Additional deposits may not be made to this account. Money in this account will not automatically be used to cover checking overdrafts. If there is not enough money in your checking account to make the round-up transfer, no transfer will occur.

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



## Hey Rocky Club Members Come see Rocky Raccoon and the CU Cruzer Festival Parades!



- Snoqualmie Railroad Days, August 22nd
- Festival at Mount Si (aka Alpine Days), August 8th

## Accelerate your Children's Savings

We want to help our youth learn the value of saving, that's why we developed our "Grow It" program. The first \$500 on deposit in Rocky Club and Youth accounts automatically earn at the accelerated rate of 6% APR\*. Balances above that amount earn at Sno Falls standard savings rate, see the website for details.



\* Annual Percentage Yield = 6.010%. The designated accounts to pay 6% APR on the first \$500 are Rocky Club 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 \$250,000.



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

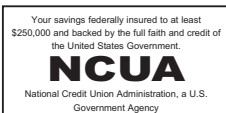


### Sno Falls Credit Union

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-6pm  
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

### 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

### Wildcat Branch

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

### 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**

## Financial Health Tips



1. Eat in. Bring your lunch to work instead of purchasing it.
2. Separate wants from needs. Do you really NEED a 60 inch TV?
3. Keep track of your spending. When you know where your money is going, it's easier to make changes.
4. Cut or downgrade your services. Can you get a cheaper cable package or have no cable at all? If you have a cell-phone, consider cutting your land line.
5. Instead of purchasing a book or renting a video, go to the library... it's free!
6. Turn off appliances and lights. If you have a gas fireplace, turn off the pilot light during the months of non-use. Install energy-efficient light bulbs.

## Anytime Information



Check your Sno Falls Visa Credit Card information 24/7, simply click on the eZCard info icon on our website [www.snofalls.com](http://www.snofalls.com). You can check balances, see the transactions that have posted and even pay your bill directly from the site.

*Try it out it's simply easy!*

## Sno Fall Offers Greater Convenience



**No Matter where you go.  
37,000 Surcharge-free ATMs nationwide**

Check our web site  
[www.snofalls.com/atms.php](http://www.snofalls.com/atms.php)  
for the one nearest you!

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

- Labor Day, Monday, September 7th