

# Sound advice

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SNOCOPE NEWS & INFORMATION • WINTER 2024

## 2025 Holiday Schedule

**NEW YEARS DAY HOLIDAY**  
Wednesday, January 1, 2025

**MARTIN LUTHER KING JR DAY**  
Monday, January 20, 2025

**PRESIDENTS DAY**  
Monday, February 17, 2025

**MEMORIAL DAY**  
Monday, May 26, 2025

**JUNETEENTH**  
Thursday, June 19, 2025

**INDEPENDENCE DAY**  
Friday, July 4, 2025

**LABOR DAY**  
Monday, September 1, 2025

**VETERANS DAY HOLIDAY**  
Tuesday, November 11, 2025

**THANKSGIVING DAY**  
Thursday, November 27, 2025

**DAY AFTER THANKSGIVING**  
Friday, November 28, 2025

**CHRISTMAS EVE**  
Wednesday, December 24, 2025  
Close at 3:00PM

**CHRISTMAS**  
Thursday, December 25, 2025

**Look at those cute doggos!**  
**We raised \$1,056.10 for breast cancer this year!**



## A New Way to Set New Year's Resolutions

By Rachel Lane, Enrich Contributor



We know the tradition of setting a New Year's resolution and having one big goal for the year. There's a good chance that you've even set some yourself—but how many times have you started a goal in the new year, only to forget about it by February or March?

If you want to be more successful, you might consider a different approach to setting goals. Instead of trying to make yearly resolutions, try making quarterly ones. Though it's possible to commit to changing something about your career, your finances, or yourself for 365 days, it can be much easier to think in increments of 90 days.

### Why Quarterly Goals Might Help You Succeed:

The idea is that 90 days is a substantial enough amount of time to make a change but not so long that it's overwhelming. Setting quarterly resolutions also allows you to set significantly more than you'd likely set as yearly resolutions.

For example, you might create goals in three categories: career, relationships, and self. This would allow you to set 12 new intentions over the year, which is quite a bit more than you would set for a New Year's resolution.

The other great thing is that we tend to change a lot over the year, and quarterly goals allow us to easily pursue new passions and directions. For example, you will probably be the same person at the beginning of the second quarter and at the end of the second quarter. However, when looking at the beginning of the year versus the end of it, you're likely to experience more changes.

You might consider coming up with quarterly goals in specific areas, such as personal finance or career growth. For example, instead of limiting your eating out the entire year, you only have to aim to do it for roughly 12 weeks, which is much more realistic.

**How to Create Great Goals:** You may want to think about what you might write about in your holiday cards or what your boss might say to you at a year-end review to figure out what goals might be a good idea.

You can do this when thinking about where you'd like to be with your finances and career by the end of this upcoming year. Plus, you can always develop goals for the upcoming quarter and don't have to wait for the new year.

## -- Editor's Note --

One of the great parts of being a credit union in this community is the opportunity we have to give back to the area we call 'home'. Looking back at 2024, we had a great year within our charity community, thank **YOU** for helping us make a difference:

**Dawson Place Supply Drive & Fundraiser**

**Snohomish County K9 Foundation Golf Tournament**

**National Night Out**

**Everett Animal Shelter Supply Drive & Fundraiser**

**National Adoption Day**

**Snohomish County Breast Cancer Walk**

**YWCA Food Drive & Fundraiser**

**Christmas House Toy Drive & Fundraiser**

### Debit Cards

Lost/Stolen: 1-833-933-1681

Outside US: 1-812-647-9794

Disputes/Fraud: 1-866-279-1399  
(M-F 5AM-5PM PST, after 5PM, voicemails which will be answered the next business day.)

After Hours Card Services Support:  
1-501-246-8497

### Visa Credit Cards

425-405-9973 #1

1-844-SnoCope / 1-844-766-2673

After Hours (24/7/365):

1-800-325-3678

### CO-OP Shared Branching

[www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)

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CO-OP Shared Branches/ATMs

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## 2025 Financial Wellness Program Announced

What a year for the Financial Wellness Program! Jeff and I thank all of you that joined us for any, or all, of our sessions, we love seeing who logs in month-after-month. We have the schedule for 2025 ready to go and we're pretty ambitious this coming year. Below are the dates for 2025, you can sign up now, just visit the [SnoCope website](#) and go to [Financial Wellness](#). You can watch via computer, your device or join us at the branch, just call Member Services to RSVP.

January 22—Saving for College

February 19—Savvy Social Security Planning for Couples

March 19—4 Keys to Making a Difference in a Family Caregiving

April 16—PERS (live at the Snohomish County Complex, not a webinar)

May 21—Recovering from Financial Hardship

June 18—Understanding Life Insurance

July 16—Home Ownership

August 13—Preparing for Retirement

August 27—Savvy Generational Planning

September 10—Fraud, Identity Theft and Cybersecurity

September 24—PERS (live at the Snohomish County Complex, not a webinar)

October 15—Final Wishes, a Discussion with a Funeral Director and our Branch Manager

November 19—Savvy Medicare Planning

### Resolutions...continued

It's good to be as specific as possible. It's harder to meet a goal if it's something vague, like wanting to save more money. How much money is that? It's much easier to know if you've met your goal if you say that you'd like to save 15% of your income for the first quarter.

Similarly, you may not have enough direction if you simply say that you'd like to advance in your career. However, if you write down that you'd like to reach X more clients or learn a specific new skill pertinent to your job, like Salesforce or Microsoft Excel, you have a greater chance of success.

**How to Stay on Track:** The best way to stay motivated and meet your goals is to keep them in the forefront of your mind. For example, it could be a picture that reminds you of your goals. If you're close to paying off your mortgage and want to pay it off early, then you could put a photo of your family in front of your house anywhere you need a visual reminder.

It could also be another milestone. If you're trying to learn a new skill for your career field, consider taking an exam six weeks into the quarter to see how you're doing. You could also make marks on your calendar for every day you spend 30 minutes working on that new skill.

One behavioral scientist found that the closer you get to reaching your goals, the harder you push,

and the more likely you are to meet them. That's why it's so important to see your progress. Any benchmarks or charts that you can create will give you an idea of how far you've come and how far you need to go. Once you get over the 50% mark, it will be that much easier to meet your objective.

Finally, the best thing you can do for yourself is to make an "I am" statement because then your goals aren't something that you do, but something that you are.

**Final Thoughts:** If you've consistently found yourself setting New Year's resolutions and not being able to keep them up over the entire year, you might be more successful if you try quarterly goals. Not only will you be able to set more goals throughout the year, but you'll also be more likely to meet them!

SnoCope with our Personal Finance Program "Enrich" can help if your New Year's resolutions are finance motivated. You'll find courses and topics on all financial matters like: budgeting, setting goals, planning for retirement, saving for college and so much more. Content changes monthly, so new information is always available. It's FREE to use, just visit: [snocope.enrich.org](http://snocope.enrich.org), or scan the QR.

