

Sound advice

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SNOCOPE NEWS & INFORMATION • FALL 2024

Upcoming Webinars

OCTOBER 23
Wealth Transfer Planning

OCTOBER 29
Final Wishes Conversations

NOVEMBER 20
Savvy IRA Planning

2024 Holiday Schedule

VETERANS DAY HOLIDAY
Monday, November 11, 2024

THANKSGIVING DAY
Thursday, November 28, 2024

DAY AFTER THANKSGIVING
Friday, November 29, 2024

CHRISTMAS EVE
Tuesday, December 24, 2024
Branch closing at 3:00pm

CHRISTMAS
Wednesday, December 25, 2024

What is all that stuff in the car and truck, and how is that big check going to fit in Tracey's car?

Read the back for more!



Improving your credit score: SnoCope can help.

Sometimes life can seem like you're just a number. When it comes to your credit score, that's a very true statement. It may seem obvious what a good credit score can give you: lower loan rates, better credit card rates and rewards, etc. But opposite that, a low credit score has damning effects as well: poor loan rates, higher credit card interest, higher insurance rates, denial of rental applications, some employers can deny employment, utility companies can ask for a deposit (this includes internet providers and cell phone companies). So, staying on top of your credit score, or working on repairing your score should be top-of-mind for everyone.

"If you have really poor credit (in the range of 300-600) you probably know it," says John Ulzheimer, formerly of FICO. You might feel embarrassed, guilty or worried, but you're likely "not going to be surprised if you pulled your credit and found delinquent and defaulted accounts."

The main reason why people with bad credit scores don't improve them is not because they aren't aware; it's just because they're caught in a cycle.

Think of it this way, says Ulzheimer: "If you screw up a pizza, you can throw it out and pop another in the oven. But credit is a self-policing and very punishing environment."

In other words — it's not so easy to start again fresh. Delinquencies (accounts that have fallen behind on payments for more than 30 days) stay on your credit report for at least seven years.

But Ulzheimer reminds consumers that seven years is not a life sentence — unless you keep "restarting the clock" by defaulting on more and more payments.

So *what do you do?* SnoCope has always been the leader in financial wellness and we have ways to help learn your credit score, monitor,

and improve your credit score.

- Utilize our free personalized financial wellness program **Enrich** to get your **FREE** credit score and report anytime and learn how to analyze your score factors. Your personal information is protected by two-step verification and encryption, so your data is safe. After you get your score you can learn more about improving your credit score with the credit courses or look into many other credit topics. Then dispute any inaccuracies on your credit report(s) there is a whole topic on this in Enrich. You can easily get to Enrich via the SnoCope website, or go to <https://sncope.enrich.org> or scan the QR code below.



SnoCope's Enrich website offers your FREE credit score and credit improvement courses and many credit improvement topics.



- Schedule a meeting with one of SnoCope's certified financial counselors. They can help guide you on steps needed to improve your credit score, they are available by calling the branch at 425-405-9973 option #1.

-- 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'.

We're into the last half of 2024, and things are going well, and we are now looking to the fall donation events and holiday festivities.

We're ramping up for **Strides Against Breast Cancer** in October and the **YWCA Women's Shelter Food Drive** and the **Toy Collection for Christmas House** in November.

Lest we forget the **holidays** which will bring the beloved **10 Days of Christmas** (what will Penny Pig do this year?)

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

24-Hour Call Center: 866.692.8669

CO-OP Shared Branches/ATMs

SnoCope Credit Union

NMLS ID #673299

Your savings federally insured to \$250,000

NCUA

by the National Credit Union Administration,
A U.S. Government Agency.



Great Results! The BIG Dawson Place fund raiser/supply drive:

Realizing that the need for supplies at Dawson Place was so great and that it was more than just SnoCope could do on it's own, we needed help. So, in the spirit of true credit union teamwork, we reached out to fellow Everett credit unions: Mountain Crest, Mill Town, Community Healthcare, Nordstrom Federal Credit Union and Northwest Plus and explained our plight and the purpose and objectives of Dawson Place Child Advocacy Center. The other credit union CEOs jumped on board and reached out to their board of directors and membership with the wish lists and requests for cash donations. **Their efforts and ours didn't disappoint.**

Steve and I were **honored** to pick up supplies and cash donations from each friend credit union and gather everything together. Then August 24th all the CEOs met with the Executive Director of Dawson Place, Matt McLaughlin, to deliver everything and take a tour of the facility. We hoped everyone would learn more about the program and their efforts so that we have even more support moving forward—and that is exactly what happened. All the CEOs were touched with what Dawson Place does for children of sexual abuse, assault and neglect and they want to do more, so we are looking forward to 2025 being a STELLAR YEAR!

What is Dawson Place? Dawson Place Child Advocacy Center is a non-profit organization providing safety, justice and healing to victims of child physical and sexual abuse, assault and neglect. They provide every service needed for victims and their families to receive the help they need in an all-in-one, child-friendly, localized place. It minimizes the number of times a traumatized child has to tell a heartbreaking story, by bringing each needed professional for a case into one building, reducing the trauma a child experiences. Without the centralized services, a family would have to drive all over the county (or even out of county) to access the different services they need in an attempt to coordinate with each office effectively.

What makes Dawson Place different is that they bring all these specialists under one roof, allowing their team to devote all their efforts to helping the child, reducing time spent coordinating amongst organizations and shortening the chain of communication between each other. In the end, delivering more positive outcomes for kids at a much more rapid pace.

Each child that comes through the doors at Dawson Place is given a backpack with toiletry



Matt hams it up with the "big check" and the credit union CEOs and staff.



Steve picks up supplies from Mill Town Credit Union.



Mountain Crest Credit Union delivers a carload of supplies and cash donation to SnoCope.



Kristin from Community Health Credit Union meets one of the Dawson Place therapy dogs.



Steve picks up supplies and a donation from Northwest Plus.

essentials, comfort pieces, a blanket and their choice of other toys, fidget items and their choice of other items to make them feel of value. Sometimes, this may be all the child has with them, and it can mean the world. **You can always help.** There is a list of wanted items on their website (<https://www.dawsonplace.org/wishlist/>) and you can make monetary donations as well. •