

Sound advice

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SNOCOPE NEWS & INFORMATION • FALL 2023

ANNOUNCEMENT!! Seeking Supervisory Committee Members

Visit SnoCope.org for information on how to volunteer to be part of your Credit Union

New Mailing Address

P.O. Box 720
Everett, WA 98206

2023 Holiday Schedule

VETERANS DAY HOLIDAY
Friday, November 10, 2023

THANKSGIVING DAY
Thursday, November 23, 2023

DAY AFTER THANKSGIVING
Friday, November 24, 2023

CHRISTMAS
Monday, December 25, 2023

Upcoming Financial Wellness Webinars

**Savvy Social Security
Planning**
Wednesday, October 18
10AM and 12PM

**How to Protect Yourself from
CyberCrime, Identity Theft and
Account Takeovers**
Thursday, October 29
12PM

In-Person and Webinar
(See back for more information)

Wealth Transfer Planning
Wednesday, November 15
10AM and 12PM

What is a Shared Branch Credit Union?



Credit unions are designed to support the financial needs of the surrounding community. You may be apprehensive to join one if you travel a lot or need to perform banking services outside of your home neighborhood. The good news is that many credit unions have a solution for that concern: shared branching..

What Are Shared Branches?

Credit union shared branches are part of a network that allows members of one credit union to make transactions at another participating credit union as if it were their own. This is possible because of cooperative agreements among the participating credit unions.

In other words, if you're a member of a credit union that is part of a shared branch network, you can walk into any other credit union in that network and conduct business as though you were at your home branch.

This shared branching greatly extends the reach and convenience of credit unions, allowing members to access their accounts even when they're far from their home branch. "While credit unions don't have thousands of branches as some national banks do, shared branches bridge the gap and are one way to combat the myth that credit unions aren't a fit for people who need to make financial transactions outside their local area," says Mike Squire, senior vice president and chief experience officer at Kinecta

Federal Credit Union.

What Shared Branch Networks Are There?

There are a handful of credit union shared branch networks. CO-OP is the most extensive one, with more than 5,600 shared branches and 30,000 shared ATMs throughout the country. SnoCope is part of this network.

Allpoint is another surcharge-free ATM network. There are about 55,000 ATMs in the network globally, some of which are Allpoint+ ATMs that allow users to deposit cash into their accounts in addition to making fee-free withdrawals.

What Can You Do at a Shared Branch?

At a credit union shared branch, you can generally perform many of the same transactions you would at your home branch, even if the shared branch is part of a different credit union. "At a shared branch, credit union members can complete just about any transaction they could make at their local branch," Squire says.

Here are some typical services that shared branches usually offer:

- Deposits
- Transfers
- Account inquiries
- Money orders and cashier's checks
- Withdrawals
- Loan payments
- Check cashing

Continued on back...

-- 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'.

As we head into the holidays, our minds turn to those in need and how best to help those less fortunate than ourselves.

October brings the Breast Cancer Walk, November has us helping the YWCA Emergency Women's Shelter with a food drive and Christmas House's Toy Drive for families in need.

You tend to see stories on this back page of our efforts and your amazing contributions, and you will in the next edition. You'll see emails from us asking for your help and banners on the website. It will be a season of hopeful, joyous giving.

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

1-844-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.



The specific services available can vary from one shared branch to another, so it's always a good idea to check in advance if you need a particular service.

What Do You Need to Bring?

If you visit a shared branch to perform basic banking services, you'll need to provide a valid government-issued ID, your account number and the name of your home credit union, according to Squire.

What Can't You Do at a Shared Branch?

Although shared branches offer a wide variety of services, there are some limitations due to the fact that you're not at your own credit union's branch. These limitations can vary based on the specific agreement between credit unions in the shared branch network, but typically include :

- Opening or closing accounts: Most shared branches won't let you open or close accounts. These actions usually need to be done at your home branch or online.
- Applying for loans or credit cards: Similar to opening accounts, applying for new loans or credit

cards typically needs to be done directly with your own credit union.

- Changing account information: Any changes to your personal information (such as address, phone number, etc.) or account settings usually need to be made at your home branch or through online banking.
- Safe deposit box access: If you have a safe deposit box, it will only be accessible at the specific branch where it is located, not at shared branches.
- Complex transactions or issues: Any complex account transactions or problems that need resolving are generally handled by your home branch, where they have full access to your account information and history.

Spread the word. If you have friends or family members who are concerned about bank failures in the news, tell them about credit unions' accountable, safe, not-for-profit cooperative network structure. We would welcome them to join us.

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Perks of Membership

One of the added perks of being a member of SnoCope is the deals and discounts available to our members. Right now you can use that discount to get your 2024 Disneyland vacation for 2023 prices thanks to SnoCope and Get Away Today!

You can also take advantage of Get Away Today's Layaway Plan. For just \$200 down, you can book your 2024 Disneyland Resort vacation with final payment due just 8 days before check-in. Their Layaway Plan makes planning a vacation more flexible and stress-free than ever before!

To book your 2024 Disneyland Resort vacation package, call 855-GET-AWAY or visit dealsanddiscounts.onthemembersperks.pageofSnoCope.org and look for Minnie Mouse.



ARE YOU A TARGET?



October 26th at 12PM

In-Person (limited availability) and Webinar:

FBI Special Agent Jeff Lanza will explain easy ways to:

Safeguard yourself from account takeovers
Avoid scams
Shield yourself from wire fraud
Prevent identity theft
Guard your Social Security Account
Protect your credit reports
Shield your computer
Avoid home title fraud
Defend your devices and home systems

To register, visit SnoCope.org, call 425-405-9973 or scan this QR code

