

# Sound advice

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SNOCOPE NEWS &amp; INFORMATION • WINTER 2022

## 2023 Holiday Schedule

**NEW YEARS DAY HOLIDAY**  
Monday, January 2, 2023

**MARTIN LUTHER KING JR DAY**  
Monday, January 16, 2023

**PRESIDENTS DAY**  
Monday, February 20, 2023

**MEMORIAL DAY**  
Monday, May 29, 2023

**JUNETEENTH**  
Monday, June 19, 2023

**INDEPENDENCE DAY**  
Tuesday, July 4, 2023

**LABOR DAY**  
Monday, September 4, 2023

**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



*Read the story of Dawson Place's Georgia the therapy dog and how she helps victims of child abuse on the back of the newsletter.*

## Cold, Calculated Savings: Items to Buy in Winter



Every December you are bombarded with suggestions (some subtle, some not-so-much) for items to buy for the holidays. But what about items to buy AFTER the holidays? If you can wait a few days or weeks, you could land yourself some outrageous deals. In fact, if a loved one wants an item on the list below, you might even want to give them a gift card and advise them to pick it up when it goes on sale. That way, they not only get what they want, but they also get more money to spend on other desired items.

### Jewelry

The period between the December holidays and Valentine's Day is slow for the bling business. In fact, if you are planning on buying your significant other some adornment for Valentine's Day, the prices in early January could be drastically different from what they will be a month later.

### Two wheels and a seat

If you are in a cold weather part of the country, folks in your area don't think of winter as the best time to ride with the wind in their face. As a result, they tend to not buy their new wheels then. Retailers know this and are desperate to move motorcycles and bicycles after the holidays. If you were planning on getting a set of wheels, look for special sales and other deals in the first part of the year.

### A house

It's almost an iron-clad guarantee: if there's enjoyable or rewarding activity that you really wouldn't want to do in winter, you can score a deal on it during January or February. That goes for buying a home too. Most people don't want to scrape aside snow to get a closer

look at a patio or deck. If you can find a property that has already been on the market for a few months and doesn't look to be going anytime soon, you might be able to get the seller to accept a low-ball offer.

### Video games

Games have become a hugely popular holiday gift request for people of all ages. Retailers know this, filling their prices with helium to see how high people will jump to catch them. After the holiday a lot of the price inflation has leaked out and the cost comes back down to earth, perhaps even at the lowest level of the year.

### Cameras

The big electronics trade shows happen in January and February, which means new camera models are unveiled. If you can wait until after these shows are over, you can get a perfectly fine "old" model at a great bargain.

### Things for next winter

Whether it's holiday decorations or winter clothes, the "Stock-up and Stash" approach can save you a bundle, if you've got the room. However, avoid paying \$100 per month for a storage locker so you can provide a home for your "deals."

### A vehicle

Usually by January the newer model of most every vehicle has been out for a few months and dealerships are trying to push out the last of the "old" models from their stock to make room for the new fleet. They need to sell, so sharpen your negotiating skills!

## -- 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 many of you know, by coming in to the branch, reading our social media or catching up on the website—we are deeply invested in supporting local charities and we extend the opportunities to you, our members, to help as well. And help you do! It seems each year there is more demand for charitable support and we do our best to apply our limited resources where we can. To that, we wanted to highlight the charities we support so you can have the opportunity to learn where your donations go and why we as a credit union staff support these valuable entities helping our neighbors.

### 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](http://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  
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by the National Credit Union Administration,  
A U.S. Government Agency.



## Spotlight: 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 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.

They have highly trained professionals who provide exceptional support to each child, guiding them through seeking justice and healing. The child interview specialists, trained to minimize trauma, work with therapy dogs to help children feel safe and loved. They are given time to talk, become comfortable and heal, working towards a better future for themselves.

Dawson Place believes the children who have been victimized deserve their fullest commitment and a chance for justice. 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. You'll find Snohomish County Sheriff's Office Special Investigations Unit, Snohomish County Prosecutor Special Assault Unit, Compass Health Child Advocacy Program, Children's Administration Child Protective Services, and Providence Regional Medical Center Intervention Center for Assault & Abuse all in one area working together for the child's common good. In the end, delivering more positive



outcomes for kids at a much more rapid pace.

Amazingly, 1 in 10 children will be victims of sexual abuse before they turn 18, this is a staggering and heartbreaking figure. This means, in Snohomish County alone, thousands of children will need their services.

It is for their efforts and their outstanding drive to be the best solution to a terrible problem, that SnoCope Credit Union supports Dawson Place and has for many years, and will for many more to come.

### How can you help:

They have an Amazon wish list for coloring books, backpacks, blankets, playdough and other activity items. <https://www.dawsonplace.org/wishlist/>

Donate: <https://www.dawsonplace.org/donation-form/>

Reach out to them:

Web: <https://www.dawsonplace.org>

Phone: 425-789-3000

email: [info@dawsonplace.org](mailto:info@dawsonplace.org)

Facebook: <https://www.facebook.com/DawsonPlaceCAC>

Treat yourself to 5.12% APY\*  
When you Round UP!



Round-up your purchase amount  
to the nearest whole dollar every time  
you use your debit card and start saving.†

Simply use your SnoCope debit card for  
everyday purchases and watch your  
savings GROW!!

Round-Up Savings Account is  
currently earning 5.12% APY<sup>3</sup>

### Disclosures:

1. Round-Up Savings Account deposits are restricted to only deposits made through the round-up transfer program. A SnoCope Checking Account with debit card and Round-Up enrollment form are required.
2. A Round-Up Savings Rate of 5.12% Annual Percentage Yield is on balances up to \$5,000. Balances over \$5,000 will earn at the regular dividend rate. Rate is subject to change without notice.
3. ACH transactions and ATM transactions will not "round up".
4. Any other SnoCope account may be designated to receive the "round-up" amounts excluding IRAs and Certificates

\* APY - Annual Percentage Yield