



www.shcu.org
member.service@shcu.org
503.397.2376 | 800.275.6434
P.O. Box 537, St. Helens, OR 97051

©2015 St. Helens Community Federal Credit Union. All rights reserved.

St. Helens Branch 425 S Columbia River Highway, St. Helens, OR 97051
Scappoose Branch 52691 Columbia River Highway, Scappoose, OR 97056
Rainier Branch 118 East A Street, Rainier, OR 97048
Administration 1720 St. Helens St., St. Helens, OR 97051

Board of Directors

Tom Tussing, Chairman
David Graham, Vice Chairman
Michael Ismert, Secretary
Richard Louie, Treasurer
Steven Correll, Director
Seth Holmes, Director
Amanda Komp, Director

Supervisory Committee

Scott Bremmer, Chairman
Marty Borrevik
David Graham
Gordy Jarman, Jr.
Darrel Purkerson



Federally insured by NCUA.



This Issue:

**You Belong
Winner Gives Big**

**New ATMs Make
Life Easier**

**Building Bikes
for CASA**

**Where Buddy Bear
Got His Name**

VIEW POINTS

ST. HELENS COMMUNITY MEMBER NEWSLETTER

SPRING 2015

The Girl Who Named Buddy Bear

At St. Helens Community, we love kids. That's why we have had a special youth account for over 10 years. If you have a young person in your life, be sure to open a Cub Club savings account for them. All it takes is an initial \$5 deposit. Right away, they'll get a special piggy bank, activity box, savings book, and newsletters.

ONCE UPON A TIME, BUDDY WAS BORN

Today, the name of the Cub Club mascot is Buddy Bear. But, Buddy didn't always have a name. When Alixandra Raya was in second grade, we were looking for a name for our new Cub Club mascot. Back then, Alix loved coming to the credit union with her dad. Mostly because of

the lollipops that were handed out to kids, but also just to be with her dad and go on adventures.

On one trip, she and her dad learned about the new St. Helens Community Cub Club. We were offering \$25 to any child who could come up with a great name for the teddy bear mascot. Alix wrote down a name, put it into the box and waited.

"At that time, I named everything in my life 'Buddy.' So naturally, I wrote Buddy Bear on the entry form," remembered Alix. "The next time we came in, they told me I had won."

That little bear has been known as Buddy Bear ever since. Alix and her dad opened a Buddy Bear account for her,

and she used her prize money to buy a CD player.

Now, Alix is on her way to earning a Bachelor of Science, and later a Master's in Nursing from the University of Portland. While she's in school, Alix is earning money as a Dutch Bros. barista. And what about her Buddy Bear account? It grew up with her. Today, she has a checking account, and just utilized her good credit to finance a 2012 Honda Civic – with a CD player, of course.

We're Celebrating Youth Month

Throughout April, bring your young saver to the credit union and get them "Wild About Saving." The branches will have special stand-up animals you can use to take fun pictures with your little ones, plus every deposit they make in their Cub Club account earns them a fun jungle animal toy.

OPEN A CUB CLUB ACCOUNT TODAY

Buddy Bear is making the first \$5 deposit for all new Cub Club members all month long. Just have their social security number ready then stop by any branch and open their account.

View Points is Going Digital

You're holding the last ever printed issue of View Points. Yes, we like paper, but the move to a digital newsletter is going to help save thousands of dollars per year on printing and shipping – savings we will be able to pass on to you in the form of even better rates.

ENSURE YOU KEEP RECEIVING VIEW POINTS

Login to Online Banking and double check that we have your current email address. You can also stop by any branch, call 503.397.2376, or email member.service@shcu.org.

Meet the Future of Green ATMs

Check out the latest in environmentally friendly and super efficient ATMs at St. Helens Community. Our new ATMs work without the need for deposit envelopes. You can even deposit cash. Then choose whether you'd like a receipt, which now includes an image of your deposited checks.

See the future for yourself at all three branch locations.

Your Membership Impacts the Economy

St. Helens Community delivered an average of \$62 per member of direct benefit value in 2014.

Members realize this value in the form of lower account fees, higher interest rates on savings and checking accounts, and lower interest rates on loans.



\$62 PER MEMBER

Every small, medium and large business has an impact on the economy. They provide jobs and paychecks, keep things running, and pay taxes. Each of us is part of that economy too. In fact, as a credit union community, we have a very large impact on the economy, both locally and state wide.

According to an independent analysis of Oregon and Washington credit unions by ECONorthwest, it was discovered that together we helped create a \$6.8 billion dollar impact on the economy last year.

That's a lot of impact. Fact is, that's larger than the Gross Domestic Product of many of the world's countries. Proving that credit unions are a viable industry that adds to the economy – even though we are not for profit.

The study measured jobs at credit unions, jobs created by credit unions, as well as wealth distribution that can be attributed to credit unions overall. As it turns out, Northwest credit unions provide over 15,000 family-wage jobs across Oregon and Washington. The 10,415 credit union jobs in Washington and 4,908 in Oregon provide a significant ripple effect. Each credit union job supports 2.02 jobs for

workers in other sectors, for a total impact of 46,296 jobs in Oregon and Washington.

Additionally, the study measured the "direct benefit value" credit unions have for each member.

At St. Helens Community, we delivered a direct member benefit of \$969,000 to our members. In total, 4.9 million people entrust their finances to not-for-profit, member-driven credit unions in Oregon and Washington. Our cooperative structure allowed Northwest credit unions to deliver \$352 million in member benefit value. And as members reinvested this money in their families and communities, it further generated buying power of \$732 million.

YOU ARE THE CREDIT UNION

When you finance a new car, refinance your home, take out an equity loan, use your debit card, or simply save money at St. Helens Community, you are actively influencing the local and state economy. Together, we can create jobs by lending money to small businesses, fuel growth by offering affordable home loans, and more.

To learn more about the ECONorthwest study, visit shcu.org/community/economic-impact.

Let's Get Social

Find St. Helens Community on Facebook, Twitter, and LinkedIn.



You Belong Winner Enjoys Helping Others

When we started the You Belong contest, we knew we would receive a lot of entries. From November through December 2014, members were invited to enter to win a \$500 Visa® gift card by adding one of several products and/or services to their membership. Those included: refinancing a loan, consolidating credit card debt, applying for a loan, getting a new credit card, opening a checking account with e-Statements, or applying for a mortgage.

Larry Curtis, an avid hiker, photographer and longtime Columbia City resident, financed a new vehicle at the new St. Helens branch. A month later, he found out that he had won the You Belong \$500 Visa® Gift Card grand prize.

"It's fantastic anytime you win something," Larry Curtis said with a chuckle. "St. Helens Community has always taken care of our needs. We appreciate the service and the way they're polite every time we've been in there."

Winning a \$500 Visa® gift card is a great feeling, but for Larry and his wife, that feeling goes deeper. The couple plans to use the money to help the less fortunate throughout the community.

"There are a lot of people out there in need. We'll use it to help others. Maybe we can buy some food or essentials for some families in need."



Larry Curtis accepting the You Belong grand prize.

Congratulations Larry. We applaud your sense of community and hope the prize money goes a long way in helping others.

A Note From Brooke



Brooke Van Vleet
President/CEO

The economy has been a big topic of discussion the past few years. The country has pulled through a recession and economic indicators like housing, job growth, and

unemployment continue to improve both on a national and regional basis. We are honored to have been there for our members as we navigated through these economic cycles together.

As you probably read on the cover of this newsletter, ECONorthwest completed an independent analysis of all Northwest credit unions, including St. Helens Community last year. In that report, we were able to see how credit unions in the Northwest had a direct impact on local jobs, personal income and total output for the area – especially the economic impact of over six billion dollars.

Additionally, we learned that 41.7% of all Oregonians proudly utilize a credit union for their finances, adding up to a \$1.9 billion dollar impact on the economy. Locally, St. Helens Community had a direct member benefit of \$969,000. Even more positive was the nearly \$30,000 we were able to donate to schools and local non-profit organizations.

As always, thank you for your membership and support of the local and statewide economy. Every deposit, loan, and purchase you make through St. Helens Community helps create jobs, improve schools, and brings added prosperity to our community.

Everyone Loved the Home & Garden Show

It was an honor to sponsor the Chronicle's 2015 Home & Garden Show at the Columbia County Fairgrounds in March. If you had the opportunity to attend, we're sure you enjoyed the festivities, interactive displays, fun ideas, demonstrations, tasty food and lively conversations just as much as we did.

Going from booth to booth was a real treat. But, what we enjoyed most was watching members of the community try out the St. Helens Community photo booth on display at the Home & Garden Show. The giggles and fun photos told us we had a hit on our hands.



Carol Gortler looks forward to sharing her new BBQ with family and friends.

AND THE WINNER IS...

The winner of the BBQ was Carol Gortler of St. Helens. She came to the Home & Garden Show with free tickets she received and left with a great, new BBQ.

What did you love about the Home & Garden Show? Share your photos and comments on our Facebook page.

Building Bikes for CASA



Top: The St. Helens Community team proudly poses with a handful of completed bikes. Brooke Van Vleet and Lindsey King at the forefront. Below: St. Helens Community employees assemble bikes during their community service activity.



This year, to celebrate Martin Luther King Jr.'s giving spirit, employees of St. Helens Community spent the holiday building donated bicycles for CASA for Children in Columbia County.

What is normally an all-staff training day turned into an event of community support with employees completely assembling nine bicycles. The bikes ranged from toddler-sized bikes to big-kid models.

CASA for Children received the assembled bicycles and immediately started distributing them to foster kids throughout Columbia County.

"It's great when those in the community come together for our county's children in need," said Lindsey King, CASA Supervisor with CASA for Children Columbia County office. "St. Helens Community has always been a huge advocate for our cause and other local charities."

Columbia County currently has more children in foster care than any other region in the state, per capita, stated King.

"We're living our brand and building a better community," stated Brooke Van Vleet, President and CEO of St. Helens Community Credit Union. "Best of all, we're doing it together."

GIVING TO CASA

If you have time or money to share with CASA for Children, visit casahelpskids.org. They'll be happy to hear from you.



Rainier Student Branch Now Open

The student branch at Rainier Junior/Senior High School is now open in the newly remodeled commons area space once utilized by the old Coffee Café. Best of all, five lucky students are now working in the Student Teller Program.

As a learning tool, the branch is

a way to teach students about the importance of saving, how to do their banking, and how to build good credit. For those in the Student Teller Program, it's a great opportunity to earn a paycheck, learn how a financial institution operates and what it takes to be successful in the real business world.

Stop By Your Branch Today

If you work or go to school at the Rainier Junior/Senior High School be sure to stop by during operating hours. There, you'll be able to make a deposit, fill out a loan application, or even request a cash withdrawal.