

# View Points

SHCU Member Newsletter • Spring 2014

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## Now Serving Clatsop and Cowlitz Counties

We've expanded our charter to serve an even larger area with the addition of Cowlitz and Clatsop counties. The only thing left to do is to tell everyone who lives there about SHCU and how excited we are to offer access to our convenient products and great service.

If you have friends, family or co-workers who live or work in Clatsop or Cowlitz County, be sure to let them know about your Credit Union. Tell them how Online Banking works anywhere they go and all of the convenient financial products and services that are available when they become a member.



*Exposed timber and river rock are being considered for the exterior of the new St. Helens Branch.*

## New St. Helens Branch Coming Soon

The current St. Helens branch has been the cornerstone of the Credit Union for many years, serving thousands of members at the corner of 17th and St. Helens Street. However, that location didn't lend well to future growth, including expanded parking and other convenience services.

Over the past few years, we have begun to receive positive and constructive comments about the current St. Helens location. One of the comments we got most often about the St. Helens branch is, "Why not build a branch on the highway?"

Members understand, just as we do, that opening a branch on the highway would be more convenient to more members and allow for additional growth. That's why we're pleased to announce plans to build a new branch at the

corner of Highway 30 and McBride Street, right where the current drive-thru ATM is located. With that branch, you'll still have access to a drive-thru ATM, but also enjoy full-service Saturday hours, and more.

Once the new branch is built later this year, the current St. Helens location will be converted into the Credit Union's administration center, providing the room we need for our employees who will continue to help you meet your financial goals and dreams.

**Watch Our Progress** The current St. Helens branch will remain open during construction. As the building gets underway, we invite you to drive by the new location and take a look. As always, we look forward to serving you at our current locations in St. Helens, Scappoose and Rainier.

## Celebrating Youth at SHCU

Do you have a young person in your life? Bring them in to SHCU during National Credit Union Youth Week™ April 21-26 and sign them up for the Cub Club. It's a free account that comes with a Cub Club starter pack, including a kid-friendly check register and piggy bank. Plus, Buddy Bear, the official mascot, will teach them about saving, spending and giving to others with periodic

newsletters and more. Hurry in and Buddy Bear will deposit an extra \$1 in their account when they make a deposit during Youth Week.

**Meet Buddy Bear** Bring your little ones to the Scappoose branch from 10-12 pm on April 26 to meet the Cub Club mascot, Buddy Bear, and enjoy an ice cream treat.

## A Note from Brooke

This year is off to a great start. As you read the newsletter, you'll quickly see there are a lot of projects underway at SHCU. Everyone here is excited about the new branch, our expansion to serve Cowlitz and Clatsop counties, the new video scholarship for college hopefuls, as well as the introduction of SavvyMoney, a service we're providing at no cost to you.

One project I'm particularly excited about is our staff development program. To further enhance your next visit or call to the Credit Union, this quick refresher program will touch on our products and services, as well as some basics of how we can be more convenient and accommodating. It's a great opportunity that I feel everyone here will enjoy.

Just a reminder, anytime you come into the branch or call us, we may ask you to share your experience through one of our confidential surveys. These are sent to you in the mail. If you do receive one, I encourage you to share your member-service experience. Your feedback gives us great insight into your needs.



In addition, I want to be one of the first to welcome Clatsop and Cowlitz counties into the SHCU family. With Shared Branch locations and CO-OP Network ATMs located throughout these communities, we are confident we can meet our current and future members' needs in the months and years ahead.

Your financial partner,

Brooke Van Vleet  
President/CEO



Jacinda Phillips, Owner of Mighty Fortress Games offers gamers a second home.

## Local Business Rolls the Dice

Happiness is no accident, unless you're Jacinda Phillips, owner of Mighty Fortress Games located at 52648 NE 1st Street in Scappoose.

Months before opening the store, Jacinda found herself driving into Portland for yet another Magic the Gathering card tournament with her son. She quickly realized she was not alone. Plenty of the kids in the tournament were from Columbia County. If she was as tired of driving an hour each way for a quick game, she bet that other parents were too.

Mighty Fortress Games was born. Jacinda had been a SHCU member for just over five years when she got the inspiration to open her own game store. "It just made sense to use SHCU for my business," she said. "They took such good care of my own home equity loan, checking and car loan that I knew they'd do great with my business too."

She opened the store in April of 2013 to instant success. Those parents and kids who were driving back and forth to the big city had found a second home.

"When people walk in the door, we tell them 'Welcome Home,'" she said with a laugh. "There's something new, cool, and

geekery in town. We've already exceeded our one-year goal, and well on our way to meeting the five and 10-year plan. And we have SHCU to thank for it."

Jacinda found all of the business accounts and advice she needed at SHCU.

"We don't sell Scrabble or Monopoly here," Jacinda stated. "What you will find are dice games, card games, and role-playing games. Kids of all ages come here

**“It just made sense to use SHCU for my business. They took such good care of my own home equity loan, checking and car loan that I knew they'd do great with my business too.”**

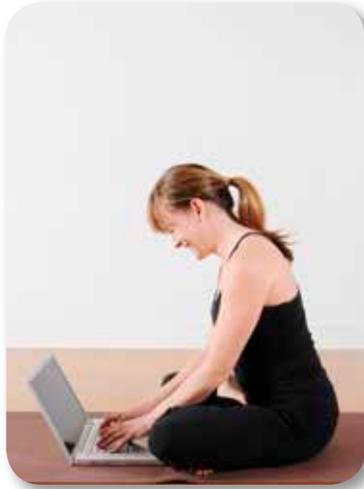
to see what's new in the world of strategic games, play one of 200 free-to-play board games, join one of our legitimate and sanctioned Magic the Gathering tournaments every week, and meet other self-proclaimed geeks. They even bring their own games and play them here."

Jacinda is very proud of the safe place she has provided for young kids and her fellow gamers. "The place is packed every day after school. They come to play games for free, buy cards, trade with each other and just socialize in a safe environment. That means a lot to me."

Check out Mighty Fortress Games the next time you're in the area and you'll quickly see why it's a local business that's booming.

# Get Savvy (with your) Money

Planning to reduce your debt and actually doing it are two different things. It would be a lot easier if you just got a raise, right? At SHCU we've found a way to help members make a plan to get out of debt without anything more than their current income. It's called SavvyMoney, and it really does work.



SavvyMoney is free for SHCU members. All you need to do is sign up. With SavvyMoney and your SHCU membership, you'll easily "Learn" the process of debt reduction, "Assess" your progress with regular checkups, and "Manage" your success with SavvyMoney Pro that helps optimize your debt payments for maximum results.

- Paying down debt
- Creating a personalized payoff plan
- Monitoring your progress and achieving your goals
- Tracking your spending and living within your budget

Start your free financial physical. Visit [www.SavvyMoney.com/shcu](http://www.SavvyMoney.com/shcu) and get savvy with your money, including the free-to-members SavvyMoney Pro.

# Statements Get a Fresh New Look in May

Thanks to member comments and suggestions, we've updated our statements. Now, they're easier to read, easier to navigate and much easier to use, whether you've chosen to go green with e-statements or still get your statement mailed to you each month. Here's what to look for in your next statement.

1. **Statement Summaries:** this is where you'll find your current loan and account balances
2. **Deposits and Withdrawals:** the running balance is located to the right
3. **Transaction Dates:** these are the dates each transaction posted
4. **Statement Period:** indicates the time period for all balances and transactions

E-statement members will notice a fresh update online too.

Need Help with the New Look?  
We're here to help at any branch, or call 503-397-2376 (toll free 800-275-6434).

**1** Statement Summary

Account Name	Previous Balance	Payments	Withdrawals	Ending Balance
<b>Deposited Accounts</b>				<b>Total Balance \$13,279.00</b>
Member Equity	5,213.00	1,500.00	1,000.00	5,713.00
Member Cash Checking	1,400.00	10.00	400.00	1,010.00
Student Savings	12,235.00	90.00	1,400.00	10,945.00
<b>Loan Accounts</b>				<b>Total Balance \$13,279.00</b>
Member Equity	8,201.00	230.00	4.00	7,967.00

**2** Previous Balance

Date	Description	Previous Balance	Withdrawals	Balance
02/01	SHCU 02/01/14	680.00		680.00
02/03	SHCU 02/03/14	30.00		710.00
02/04	SHCU 02/04/14	30.00		740.00
02/05	SHCU 02/05/14	30.00		770.00
02/06	SHCU 02/06/14	30.00		800.00
02/07	SHCU 02/07/14	30.00		830.00
02/08	SHCU 02/08/14	30.00		860.00
02/09	SHCU 02/09/14	30.00		890.00
02/10	SHCU 02/10/14	30.00		920.00
02/11	SHCU 02/11/14	30.00		950.00
02/12	SHCU 02/12/14	30.00		980.00
02/13	SHCU 02/13/14	30.00		1,010.00
02/14	SHCU 02/14/14	30.00		1,040.00
02/15	SHCU 02/15/14	30.00		1,070.00
02/16	SHCU 02/16/14	30.00		1,100.00
02/17	SHCU 02/17/14	30.00		1,130.00
02/18	SHCU 02/18/14	30.00		1,160.00
02/19	SHCU 02/19/14	30.00		1,190.00
02/20	SHCU 02/20/14	30.00		1,220.00
02/21	SHCU 02/21/14	30.00		1,250.00
02/22	SHCU 02/22/14	30.00		1,280.00
02/23	SHCU 02/23/14	30.00		1,310.00
02/24	SHCU 02/24/14	30.00		1,340.00
02/25	SHCU 02/25/14	30.00		1,370.00
02/26	SHCU 02/26/14	30.00		1,400.00
02/27	SHCU 02/27/14	30.00		1,430.00
02/28	SHCU 02/28/14	30.00		1,460.00
02/29	SHCU 02/29/14	30.00		1,490.00
02/30	SHCU 02/30/14	30.00		1,520.00

**3** Transaction Dates

**4** Statement Period

# Not in Columbia County? Not a Problem with the Shared Branch Network

You have access to your SHCU accounts wherever you go across the U.S. with the Shared Branch Network of credit unions. To use the nationwide network of participating credit unions, just visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) and enter your current location. In seconds you'll be given a list of nearby credit unions where you can get cash, make deposits and loan payments.

Start your Shared Branch search at [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org).



Look for the Co-Op Shared Branch Logo at participating credit unions.

# 76th Annual Meeting

Join us on June 24, 2014 for our 76th Annual Meeting. You'll hear from management and your Board of Directors as they review the Credit Union's performance in 2013 and what's on the horizon in 2014. Stay tuned for more details.



## Scappoose Branch

52691 Columbia River Highway  
Scappoose, OR 97056

## St. Helens Branch

1720 St. Helens St.  
St. Helens, OR 97051

## Rainier Branch

118 East A Street  
Rainier, OR 97048

[www.shcu.org](http://www.shcu.org)

[member.service@shcu.org](mailto:member.service@shcu.org)

800.275.6434 | 503.397.2376

P.O. Box 537 | St. Helens, OR 97051

## Board of Directors

Tom Tussing, Chair

David Graham, Vice Chair

Michael Ismert, Secretary

Richard Louie, Treasurer

Steven Correll, Director

Seth Holmes, Director

Amanda Komp, Director

## Supervisory Committee

Scott Bremmer, Chair

Marty Borrevik

David Graham

Gordy Jarman, Jr.

Darrel Purkerson



ST. HELENS COMMUNITY  
FEDERAL CREDIT UNION



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## Show Us Your Equity

The money you need to remodel the house, take a much-needed vacation, or send someone off to college is just an application away. A Home Equity Line of Credit from SHCU can help you take advantage of the equity in your home whenever you need it, including:

- No origination fees
- Easy access to your funds
- Tax deductible\* interest

Accessing your equity is easy. The funds in your Home Equity Line of Credit don't accrue interest until you use the money. To access those funds, login to Online Banking and transfer the money you need to your checking account.

How much equity do you have? The math to calculate your equity is really easy. Simply take the estimated value of your home and subtract your first mortgage balance. If the number you get is a positive number, you may have some equity. As a member, you can borrow up to 80% of the value\* of your home and use it for anything you like.

**Apply Today** Our loan experts will help you get the most from your line of credit. Stop by any branch, call 503-397-2376 (toll free 800-275-6434) or apply online at [www.shcu.org](http://www.shcu.org).

OAC. \*Interest rates and annual percentage rates (APRs) are subject to change without notice. The actual interest rate offered is based on your personal credit criteria. Maximum of 80% loan-to-value is allowed. The final value of your property will be determined by an acceptable source to SHCU. Monthly payments are one percent (1%) of the outstanding balance of the line on the last day of each month. (Taxes and/or insurance are not included.) Borrower will be responsible for third party fees, such as: appraisal, tax and flood tracking, title insurance, and settlement service. Consult your tax advisor about deductibility and your tax liability. Adequate homeowner's insurance coverage is a requirement for this loan.