

# View Points

SHCU Member Newsletter • Winter 2014

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## New Hours

We've updated our branch hours to better serve your needs, including new Saturday hours. If there ever was something worthy of clipping out and posting on the fridge, this is it.

### Scappoose Branch

Lobby Mon-Fri 9-5:30, Sat 10-2  
Drive-Up Mon & Fri 8-6, Tues-  
Thurs 9-5:30, Sat 10-2

### St. Helens Branch

Lobby Mon-Fri 9-5:30  
Drive-Up Mon & Fri 8-6, Tues-  
Thurs 9-5:30

### Rainier Branch

Lobby Mon-Fri 9-5:30  
Drive-Up Mon-Fri 9-5:30

### Mortgage & Commercial Lending Center

Scappoose  
Open Mon-Fri 9-5:30

### Call Center 503.397.2376

Open Mon-Fri 8:30-5:30, Sat 10-2



*Nikki K. and Michelle welcome members to the newly remodeled branch.*

## Scappoose is Getting a Makeover

Walk into the Scappoose Branch at 52691 Columbia River Highway and you'll be greeted with a whole new look and feel. That's because we've painted the walls a new color, updated teller row, put in new carpeting and more.

Long lines happen from time to time, especially on paydays. With the new update, we'll be trying out some new methods to speed the process, including iPads for members to use when transferring funds or checking account balances. More details will be coming soon.

Coming soon are even more updates to the Scappoose branch. New comfortable lobby furniture and coffee bar are on the way. Watch for new outdoor branch signs in 2014.

We've included the Mortgage Center too! Now, there's just one entrance to both the

Scappoose Branch and the mortgage center. Stop on by to chat with a member service representative about your checking and mortgage accounts – all in one convenient location.



*Coming soon you'll be able to skip the line and login to Online Banking on one of our in-branch iPads.*

## A Note from Brooke

Happy New Year! Now that the hectic holiday season is behind us, it's time to look back at 2013. Yes, the annual report will be published in the months ahead, but as a quick preview, we enjoyed positive membership growth, strong member satisfaction levels, and another year of all-time high asset levels.

As we look to the year ahead, be on the lookout for new programs that will continue to meet your needs. Those include enhancements to Online Banking to make it even easier to access your accounts and money on the go. Already, we've introduced full service Saturday hours in our Scappoose branch and opened our call center on Saturdays – all to help facilitate your financial needs.

How do we know you want extended Saturday hours, improved Online Banking and more? Member feedback is an important consideration when making any of these changes or enhancements. Last month's member engagement survey gave us valuable insight into upcoming product needs as well as areas where we could do better. In addition, we also send monthly surveys to randomly select members. If you have not yet received a survey, you can always share your thoughts via email at [member.service@shcu.org](mailto:member.service@shcu.org).



On behalf of our entire staff, we look forward serving you throughout 2014 and the years ahead.

Happiness and prosperity,

Brooke Van Vleet  
President/CEO



Justin McMullen and dog Remington enjoy their new home.

## When Justin Bought a House SHCU was there every step of the way

Justin McMullen has lived here his whole life. He grew up here, graduated high school here, got a job here, and now he's a homeowner here. You could say he likes the area, but you'd be wrong. Justin loves St. Helens, and he's not afraid to show it. As a water specialist with McMullen Water Systems, a company his grandfather started, Justin goes into a lot of homes. Before he even had an inkling to buy his own house, he knew what he wanted. So, when he found a small fixer-upper with a lot of potential, he thought of SHCU first.

"I bought my F350 power stroke 4x4 through SHCU a few years ago," Justin said when asked why he joined the Credit Union. "It made sense to stop by and see if they could help me buy a house too."

Justin found all the answers he needed and more at SHCU. Beth helped Justin utilize the 2013 FHA Rehab Program, which helped him put on a new roof, replace the siding, and repaint the interior and exterior.

"With the \$5,000 first-time home buyers grant from the government and SHCU's affordable mortgage loan, I was able to

do it all without spending a ton," Justin recalled. "Plus SHCU made the whole home loan process easy. If I ever had a question, Beth called right back. I love being a SHCU member."

Today, Justin is planning out his future homes, hoping to one day rent this one and start his own real estate empire. In the meantime, he's happy racing V8 stock cars at the River City Speedway,

raising a rambunctious boxer puppy named Remington, and enjoying life as a homeowner, volunteer firefighter, and a local boy who did good.

***"If I ever had a question, Beth called right back. I love being a SHCU member."***

Looking for a home loan like Justin? We're

here to help with the First-Time Home Buyers Program, 100% financing, Federal Home Loan Grants, loans for mobile homes and more, including:

- Low rates
- Flexible terms
- Various financing options
- Affordable payments
- Fixed and variable rate options

Apply today at [shcu.org](http://shcu.org), stop by any branch or call 503-397-2376 (toll free 800-275-6434).

# Tyler's Words of Wisdom

## Managing Your Tax Liability

Tax laws are complicated. As your new Financial Advisor, available through CUSO Financial Services, L.P. (CFS), our broker dealer, I want to share some insights with you to help you manage your investments and your tax liability, even as we leave 2013 behind.

Go to the max with your contributions. There is still time to make contributions to your Traditional IRA, Roth IRA and 401(k) long-term savings accounts. Fact is, you can make your contributions for the 2013 tax year up until you file your taxes on Monday, April 15, 2014. But there are limits to how much you can contribute.

For Traditional and Roth IRAs, the limit is \$5,500 (\$6,500 for those 50 and older). This year, the 401(k) contribution is set at \$17,500. Just keep in mind that these IRA contribution limits do not apply to rollover contributions or qualified reservist payments.

You may be able to make catch-up contributions. If you're 50 or older, the IRS is encouraging you to make additional contributions called catch-up contributions. IRA contributions and



*Tyler Cook*

tax deductions are subject to IRS limits and rules, so talk with your tax consultant about your options to see if funding an IRA will benefit you.

Call St. Helens Investment Services, available through CUSO Financial Services, L.P. (CFS), our broker dealer, to set up your no-cost consultation at 503-366-6341.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. (CFS), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has not contracted with CFS to make non-deposit investment products and services available to credit union members.

CFS and its Registered Representatives do not provide tax advice. For such advice, please consult with a qualified tax professional.

# High School Superstar

## Melanie Naillon is Going Places

High school can be a lot of fun, but for one local teen, it's also a chance to meet new people, be involved in the community and plan for college life.



*SHHS Senior Melanie Naillon*

When Melanie Naillon became a teller at St. Helens High School's student branch, she was already an inspiration to her fellow students and the president of her school's Future Business Leaders of America chapter. She's a member of National Honor Society and Lions Crew and now she can add the distinction of "Elks Teen of the Month" to her already impressive list of accomplishments.

Melanie plans to major in Chemical Engineering at Brigham Young University this Fall.

Congratulations, Melanie. Everyone at SHCU is cheering for you!

## Your Money 24/7

As a member of SHCU, you're always welcome at any branch location during regular business hours. But life doesn't always happen during regular business hours, which is why we're continually adding more ways for you to get access to your accounts and much-needed cash, any time of the day.

Online banking and mobile banking allow you to make transfers, pay bills, check your balance and more with just a few clicks. You can access it from any computer or smartphone.

Go shopping and get cash back when you use your debit card at most retailers.

ATMs aplenty means you have access to your accounts and cash anytime. Right now, there are eight SHCU ATMs in the area, and nearly 30,000 surcharge-free CO-OP Network ATMs around the country. Find one near you at [shcu.org](http://shcu.org).



## Connect With Us

Stay connected with SHCU online. For helpful financial information, Credit Union updates and community happenings, like us on Facebook and follow us on Twitter.



## 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

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David Graham, Vice Chair

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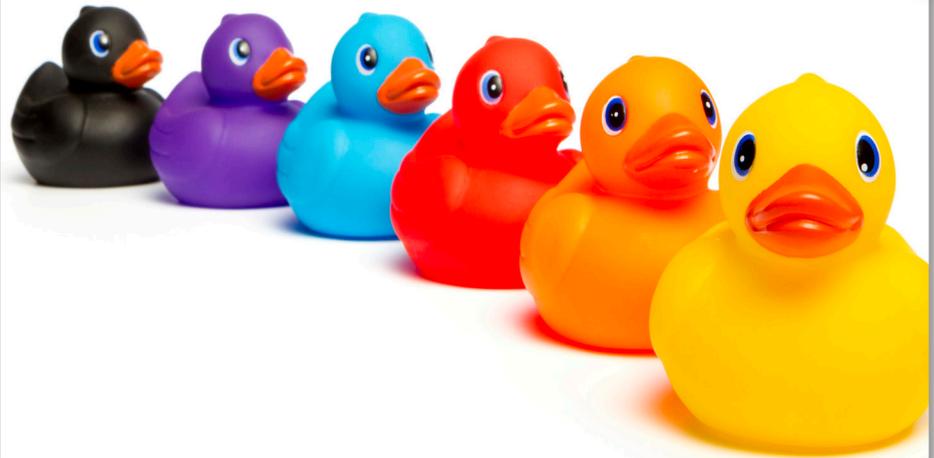
## Supervisory Committee

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Darrel Purkerson

Gordy Jarman, Jr.



# Get Your Ducks in a Row

## With a Debt Consolidation Loan

Sure, rubber duckies are cute. But out-of-control debt isn't. We can help you consolidate your credit card balances, auto loans, store charge cards and more into one, easy-to-manage payment. With rates as low as **7.99% APR\*** for 36 months, we'll help you flock your bills together and add some wiggle room back into your monthly budget.

- Consolidate Bills
- Reduce Stress
- Simplify Monthly Payments
- Pay Loans Faster
- Boost Your Credit Score
- Add Money to Your Month

We'll Keep You From Quacking Under Pressure

Stop by any branch or call 503.397.2376 (toll free 800.275.6434) and tell us how we can help you get your ducks in a row.

\*APR = Annual Percentage Rate. All loan requests are subject to credit approval. 7.99% APR is a fixed rate based on a 36 month term for qualified borrower(s). Additional rates and terms are available. Restrictions apply; contact SHCU representative for details.



ST. HELENS COMMUNITY  
FEDERAL CREDIT UNION

