

Preparing your finances: What to do now for your loved ones later

It is tempting to avoid the subject of death. However, when it comes to your finances, any planning you do now will be immensely helpful to your loved ones once you are gone. Make sure the person who will be in control of your home and money has access to the following information. He or she will need it to maintain fiduciary management of the household.

The names and contact information for the following people or companies:

- Your landlord or property manager if you are a renter
- Attorney
- Insurance agent
- Accountant
- Financial manager
- Tax preparer
- Stockbroker
- Home security company
- Internet carrier
- If you are a homeowner, the name of your first and/or second mortgage lender, and details regarding any home equity loans you may have



The following documents and/or information:

- Any deeds or contracts if you are a home or property owner
- Income tax records
- Checking, savings, financial institution information
- Formal and informal loan documents
- Insurance policies: health, disability, car, liability, rental
- Investments: stock, bonds, CDs, commodities, mutual funds, savings bonds, treasury notes, money market funds, annuities
- Employee benefits: life insurance, profit sharing plan, pension fund, union plan
- Business ownership information: name of business, address, phone number, name of partners
- Computer log-in instructions and password
- Safe deposit box, location of key, names of authorized signers, inventory
- Credit cards, ATM card, debit cards
- 401(k) plans, IRA accounts and other retirement account information

Your credit union has partnered with BALANCE, a financial education and counseling service committed to helping people nationwide take control of their finances.

2009 Employee of the Year

Congratulations to B.J. van Leeuwen, Member Service Manager at the Holly office, who has been selected by his fellow employees as the 2009 LaMoine Peth Employee of the Year! B.J. has been recognized by his peers and management as an employee who is always a pleasure to deal with, who relates fantastically with members, treats employees with respect, and always has something funny or nice to say when you work with him. Not only is B.J. considered a strong leader of his staff, but he's able to manage his personal and professional responsibilities with finesse, humor, confidence, and creativity.



2010 BIA Home and Garden Show



Are you thinking about taming your wild yard this spring? Itching to create an outdoor oasis? WECU® knows outdoor projects can sometimes feel like conquering your own personal jungle! Come visit us at this year's BIA Home and Garden Show at the Northwest

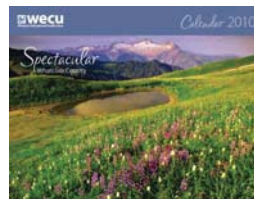
Washington Fairgrounds in Lynden March 5-7th. WECU®'s booth will feature all sorts of fantastic giveaways and a drawing for an assortment of outdoor project related prizes.

VISA rebates total more than \$954,000!

WECU® Visa credit card holders got a fabulous New Year's gift: a total of \$954,487.03 was returned to members on their January, 2010 statements. This reflects the 1% cash back for over \$95 million in member purchases made in 2009. WECU®'s 1% discount on every single purchase you make is our way of saying "Thank you!" for choosing your WECU® credit card over the other cards in your wallet.

2011 Calendar Contest

Attention all member photographers: send us your photos of Whatcom County! Thirteen lucky photographers will have their work featured in the 2011 WECU® calendar. In order to submit you must be a WECU® member. Please note that photo contest winners will not receive monetary compensation for use of their photos. Winners from the 2010 calendar are not eligible to submit for the 2011 calendar. You may submit a maximum of 3 photos; photos must be of scenes in Whatcom County and should focus on landscapes rather than people. Photos may be either tif, eps or jpeg format. They must measure 11.25" wide by 7.75" high and be 300 dpi or higher resolution.



Please email photos to kessa.volland@wecu.com - be sure to include your name and contact information. The deadline for photo submissions is April 15th; winners will be chosen and

all photographers will be notified in early May whether or not their work is chosen.

Congratulations to WECU® Employee Lori Richardson!

Congratulations to Lori Richardson, EFT (Electronic Funds Transfer) Lead, on successfully passing the Accredited ACH Professional (AAP) exam! This nationally administered exam requires knowledge of the Automated Clearing House (ACH) network and comparative payment systems, ACH Rules, technical skills including operational requirements, ACH products and applications, risk management, and Regulation E (Electronic Funds Transfers). Lori is now one of sixty-one Northwest Clearing House Association (NWCHA) members who have earned this important professional designation. We are all very proud of Lori's hard work and hours of study this summer which ensured her success. She is our Accounting Department's shining star!



\$9,000 to be awarded in 2010

Each year, WECU® awards a number of scholarships to deserving students who plan to enroll in degree programs at local schools. To be eligible, students must be a WECU® member in good standing.

In the fall of 2010, these eight scholarships will be awarded:

(2) **\$1500 scholarships to Western Washington University.** These scholarships will be awarded to full-time students pursuing a degree, with the equivalent of junior or senior status as of Fall quarter 2010.

(2) **\$1000 scholarships to each of the following:** Whatcom Community College, Bellingham Technical College and Northwest Indian College. These scholarships are for fulltime students taking a minimum of 12 credit hours and working toward degrees.

Applications are available only through each school's financial aid office or website. Application deadlines vary, but are usually in early to mid April. For more information contact the schools directly, or visit our website at www.wecu.com

WECU® member shred day

Tax time is coming and many of you are digging through files and cleaning house. It's time to rid yourself of your old sensitive documents! Our Spring Shred Day will take place on Saturday, April 17th at our Holly branch. Members can bring 2 boxes or bags of documents to be shredded. Come on down to shred and recycle all of those old documents that have been piling up in your garage for years! The event will take place in the Holly drive-up and will feature a giant shred truck that you can't miss, from 10 a.m. to 1 p.m.



WECU® will be closed Monday, February 15th in observance of Presidents' Day

NON-PROFIT OF THE MONTH

The Whatcom Center for Early Learning

The Whatcom Center for Early Learning (WCEL) is located at 2001 H Street in Bellingham and serves nearly 75 eligible Whatcom County children and families each month. Founded in 1973, WCEL is a local non-profit agency that provides services to support the development of very young children with special needs.



WCEL's Services and programs are provided onsite in the "Big Blue House," in family homes and in other community settings at no cost to eligible families.

The annual Whatcom Center for Early Learning benefit auction will be held at 5:30 p.m. on Saturday, March 6, 2010 at the Bellingham Golf & Country Club. The auction and fundraiser honors the agency's 36th anniversary.

This year's auction theme is "Celebrating Children...Creating Futures." The evening's activities will feature live and silent auctions, fine dining and wine tasting provided by local wineries including Glacial Lake Missoula, Dakota Creek, Challenger Ridge and Samson Estates.

Tickets are \$75 per person; call 360-671-3660 ext 100 for more information or to make a reservation.

Important card information!

WECU® will not call, email or text asking for information about your Visa Debit/Credit card. We do have a 24hr Fraud Monitoring Department that may contact you to verify specific transactions but they will not ask for personal or card information.

Another day, another scam...

Every day people around the world are scammed out of their money and sensitive personal information. Fortunately, with a little research and know-how you can avoid becoming a victim.

Know what is out there:

The FBI provides up-to-date information about scams that have been circulating. Visit their website, <http://www.ic3.gov/crimeschemes.aspx>, to keep up on and avoid the latest scams. Here are some examples of common scams we are seeing:

- **Auction Fraud:** There are several internet auction sites available to consumers. Beware of sellers who post auction items as though they live in the U.S. but ask you to wire money out of the country directly to their bank account -which leaves you with no recourse.
- **Counterfeit Cashier's Check:** This scam usually involves classifieds online. The buyer tells you that they have a check from someone that owes them money. They send you a check for significantly more than the asking price of the item you are advertising and ask you to wire the remaining funds back -leaving you responsible for the full amount of the check when it is returned as 'insufficient funds.'
- **Lotteries:** Lottery scams often begin with a notification that you have won a lottery in a foreign country. You are then asked to contact the company administering the lottery to receive your winnings. The scam artists ask for a fee (usually \$1,000-\$5,000) to initiate the process; any fees paid as a part of the process you will most likely never see again.

The best way to keep from becoming a victim is to stay alert and be wary of requests for personal information. If you have become a victim of one of these scams, please file a complaint with the Internet Crime Complaint Center.

No more temporary credit limit increases

Due to the Credit Card Act of 2009 WECU® will no longer be able to grant temporary credit limit increases or automatic credit limit increases on our Visa Classic and Visa Platinum credit cards. If you would like a Visa limit increase, you will now need to apply for a permanent WECU® Visa limit increase, provide WECU® with your updated financial information and permit us to obtain your current credit report. Applying for an increase does not guarantee approval, however we will do our best to grant your request after reviewing your application for credit worthiness and ability to repay the increased debt.

seminars

Details: This free seminar will be presented in the WECU® Education Center at 511 East Holly St. in Bellingham, and is open to the public. **Reservations are required.** RSVP online at www.wecu.com [Your CU/Seminars] or call our reservation line at 676.1168, ext. 7000.

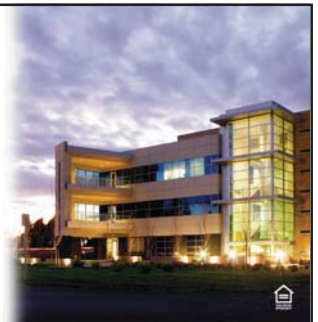
Transitioning Your Garden from Winter to Spring

Wednesday, February 24th, 7:00 to 8:30 pm

It's the time of year we all start to hope for sunshine and prepare to bring our barren yards and garden beds back to life. There's still work to be done to create that fantastic backyard you've been dreaming of! On the 24th, Bakerview Nursery will offer tips on everything from lawn care to fruit trees and vegetable gardens. Join us for an evening of in-depth gardening discussion!

Dreaming of something bigger and brighter for your business?

A commercial Real Estate loan from WECU® can help get you into your ideal space. Talk to our Business Services Department today!



Our vision: Provide the means for members to achieve their dreams.

This credit union is federally insured by the National Credit Union Administration.