

How to save while splurging

Who says you have to live a life of austerity? Even those of us with serious budget constraints can often indulge in "non-essential" items from time to time. Here are some of the most common splurges - and the thriftiest way to get them.

Books, magazines, music, DVDs, videos: Remember the public library? Free. You just can't keep what you borrow (but hey, it reduces clutter). Or buy used - the written word does not age. Pre-owned music and movies are often a bargain, and if you purchase from a reputable source you can usually return the item if it doesn't work. And after you are done enjoying it you can sell it back!

Gourmet coffee: Fancy coffee drinks can easily run over three dollars a cup. Order drip coffee instead - for a third of the price. Doctor it up with the flavored creams, cinnamon, nutmeg, and chocolate that are usually provided for free. Or switch to tea - it's almost always the least expensive item on the menu.

Theater tickets: Simply must see the latest show? Go for free by volunteering to be an usher. Inexpensive seats can often be had during preview nights and matinees. Discounts are usually available for groups, teachers, seniors, and students. When a performance hasn't sold out, theaters will often sell remaining tickets hours before curtain time for a fraction of their original cost. Many big cities have ticket outlets that sell day-of-the-show tickets for half-price.

Organic grocery items: Organic food aficionados debate whether pesticide-free, free-range products are a luxury or a necessity; regardless - they can often be purchased without the considerable markups associated with luxury grocery stores. Farmers markets, co-ops, even swap meets are all good places to find deals. Stock up and freeze organic delicacies at the peak of their season.

Fine dining: If it's the white tablecloth experience you're craving more than the actual food, refrain from going when you're starving so you won't be tempted to over order. Or go for lunch or breakfast rather than dinner - the cost is greatly reduced. Look for coupons and promotions in local newspapers. Many frugal foodies invest in "Entertainment" books which offer "two-for-one" deals at some of the most exclusive restaurants in town (as well as for more reasonably-priced eateries).



Massages: True, it's not the same as the real thing, but massage chairs can work wonders for tired, stressed-out shoppers. A famous luxury store located in most malls almost always has display models on the floor, just waiting for some weary soul to sit in them. Investigate massage schools in your area too - they are often on the lookout for people to practice on.

Cosmetics and beauty products: Let's face it, when we buy department store products, it's often the label we are attracted to, not the superior quality. Buy the item from your favorite line with the absolute lowest price point: i.e., a \$12 make-up remover rather than the \$120 eye cream. "Gift with purchase" promotions are a great way to stock up on indulgent skin care products and cosmetics as well. For the price of a lipstick and sun block you can get a whole slew of complimentary goodies.

Designer clothes, accessories, jewelry: Fashion mavens on a shoestring look to consignment stores, online auctions, and estate sales to purchase top-notch glitz for a fraction of what it would cost new or retail. Even thrift shops sometimes stock high-end items, particularly if they are located

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Employee of the quarter

Congratulations to Brandon Hahnel who has been selected as Employee of the Second Quarter 2009. Brandon, our Finance Manager, has worked for WECU for over 5 years in various positions spanning from operations to marketing. Brandon has been recognized by his peers and management for being a true team player; always going above and beyond to help others throughout the organization. He has been described as dedicated, hard working, positive, energetic, professional, efficient and a vital part of WECU. Even with his workload, he always keeps his sense of humor. We are honored to have Brandon overseeing our finance department; providing us with important information to help us make smart business decisions for the continued success of WECU.



2010 Elections

WECU is not a bank; we are a member - owned, not-for-profit financial cooperative. Instead of customers, we have members. And instead of a small group of investors, we have a volunteer Board of Directors and Supervisory Committee who are elected from, and who represent, the members of the credit union. These dedicated men and women provide strategic direction over the business and affairs of WECU, and oversee the safety and soundness of your credit union. If you are interested in running for a WECU Volunteer position, please visit our website at <http://www.wecu.com>.

The Human Race

At WECU we are proud to be a part of Whatcom County, and we do our best to support our community both as an organization and as individuals. To honor those Whatcom County non-profits that work hard to make a difference in our community, a group of eight WECU staff members and volunteers joined in the fun and spirit of the Human Race on Saturday, June 13, 2009.

Sponsored by the Whatcom County Volunteer Center and local businesses, the Human Race is a 5 and 10k fun run/walk, which raises money for Whatcom County non-profits. Numbers are still pending but this year's goal was to raise \$76,000 in donations. WECU had team members in the walking, 5k run and 10k run portions of the event; we were pleased to see so many participants on race day and you will definitely see us next year!

2010 Calendar Contest: drumroll please!

This year WECU held a calendar contest to showcase our talented member photographers and the beautiful landscapes of Whatcom County.

We received over 150 fantastic entries for the contest, and deciding on the photos to include in the calendar was an incredibly difficult process. Thank you to all of the exceptionally talented photographers who sent in their pictures. We truly enjoyed all of the wonderful photos and we are so pleased with the great response to this fun project!

The 2010 Calendar Contest Winners are:

Andrew Spain
Anne Gregor
Bob Butterfield
Carole May
David Pillinger
Floyd McKay
Greg Hoffenbacker
Jamie Heeringa
Melisa Todahl
Michael Leenhouts
Mike Nelsen
Stacie Michaelson
Steve Satushek
Timothy Irely



Congratulations to our winners!

Our Privacy Pledge

Whatcom Educational Credit Union is owned by its members and run by a board of directors you elect. Since 1936 the Credit Union has provided financial products and services to our members. You have trusted us with information about yourself and your family, and we recognize and respect your expectations of privacy. We have not and will not violate that trust by selling member information for solicitation or any other purpose. We will continue to strive to earn your trust and your business by honoring your privacy. We take your privacy very seriously. Please take a moment to read through our complete privacy policy enclosed with this newsletter or on the web at www.wecu.com.

A grand showing for the Junior Parade

This year we tried a little something new during parade season. WECU and GaPac Credit Union invited our young members to join us in the Ski to Sea Junior Parade on May 15th. Credit union kids holding balloons and dressed in their credit union colors marched through downtown Bellingham to the cheers of friends and neighbors.

Also, in early June we had a big group of Lynden branch staff and their family members get together for the Farmer's Day Parade. Many of the WECU employees who take part in this parade have mentioned that it is really enjoyable for them to be a part of a community event they grew up watching from the curbside!

WECU employees in other parts of the county are getting excited to participate in the parades in their areas. Be sure to look for the WECU group at the Old Fashioned Fourth Parade in Blaine on July 4th, the Everson-Nooksack Summer Festival parade on July 11th, and the Old Settlers' Parade in Ferndale on July 26th. It's a summer full of WECU on parade!

School supply drive

On August 12th, the Opportunity Council will park a school bus in front of its office as a part of its annual 'Fill the Bus' School Supply Drive. Join us again this year in our effort to ensure that Whatcom County kids will have the supplies they need to be successful this upcoming school year. Drop off school supplies at any WECU branch in Bellingham by August 11th and we will bring them down to the Opportunity Council! The Opportunity Council also accepts financial donations. Contributions can be mailed to the Opportunity Council office, 1111 Cornwall Avenue, Bellingham WA 98225.



The Senior Picnic is here again!



Are you 65 years or older, or have you had a WECU account for over 20 years? If so, WECU would like to invite you to join us for our annual "Senior" Picnic. Every year WECU members gather for an afternoon of lunch and catching up with old friends and neighbors. The Picnic will take place in the multi-purpose room at Bloedel Donovan Park, Wednesday August 5th from 11:30am until 2:00pm. Lunch will be served at 12:00 noon. Call us, stop by a branch, or visit www.wecu.com to make your reservation. Deadline to RSVP is Monday, July 27th. We hope to see you there!

NON-PROFIT OF THE MONTH

Whatcom Humane Society

The Whatcom Humane Society (WHS) has been caring for animals throughout Whatcom County since 1902.

As the oldest non-profit animal welfare organization in Whatcom County, WHS is committed to caring for any animal in need. As an open-ad-



mission shelter, the dedicated staff and volunteers at the Whatcom Humane Society cared for over 3,800 homeless, unwanted and abused animals in 2007. WHS has several programs for its community. The programs are 24-hour animal control and rescue services to Whatcom County, investigation of cases of animal neglect & cruelty, interactive Adoption Program for homeless animals, Wellness Program, staff veterinarians, pick-up and transportation of injured wildlife, Safe-Pet Program, Extensive Humane Education programs, Community Outreach programs, Low-cost pet vaccination, Production of PetWatch, operation of "Paws Awhile," Pet Food Bank, Interactive website (www.whatcomhumane.org), Foster program, and a Volunteer program with over 80 dedicated volunteers ranging in age from 12 - 80. If you would like to volunteer or receive more information, contact 733-2080, ext 3002 or email outreach@whatcomhumane.org.

Have you moved?

If so, please remember to provide WECU with your new address. You can do this 24/7 Online through Emax, toll-free through our Call Center, or in person at any of our 11 branches.

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in the swankier part of town. Look for shops that benefit the ballet or the symphony; moneyed fashionistas often donate to them first. Designer-inspired goods are another way to get the look of luxe. Low-cost replicas make real sense for trendy fashion.

Classes: Community colleges offer some of the best educational courses around, and for rock bottom prices. If you care more about the knowledge than the credit, ask about auditing the class for free.

Hair salons: Have some time on your hands? Be a hair model at a high-end salon. It will take longer than if you are paying for it, but since highlights and a cut cost quite a bit, an extra hour (or two) in the chair is often the most economical way to get the latest look.

Spas: The spa really is a major splurge. Instead of wishfully pressing your nose against the windows of your favorite indulgence, consider booking an appointment for a manicure or time in the steam room rather than a pricey facial or body treatment.

Health clubs: Avoid signing up for a membership in January; that's when most gyms bump up prices for countless New Year's resolution makers. Be on the lookout for specials offered during the summer. Find out if your health plan covers a portion of the initiation fee or membership dues. Inquire about family memberships or if you can get an extra discount if a friend joins with you - it pays to ask. Do not be afraid to negotiate fees with the salesperson - prices are rarely set in stone.

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**Business
made easier.**

WECU offers business lending,
payroll, merchant services,
and low fees to help your business
find its way. Bring your business
accounts to WECU!

An important reminder

When you opened your account at the credit union, you signed an account card. That account card includes an option that allowed you to designate a “payable on death” (POD) beneficiary for your accounts at the credit union. Pursuant to the Membership and Account Agreement, the credit union will disburse the funds held in all of your credit union accounts to your POD beneficiary upon your death. This is just a reminder that the beneficiary designated on your account card is the POD beneficiary for all of your accounts at the credit union, including savings, checking, and certificates under your member number, unless you executed a separate POD designation for any certificates that you hold. This includes accounts opened under this member number at the time you first opened your account at the credit union and all subsequent sub-savings, checking, and certificates. We recommend that you check who your beneficiary is on a regular basis, especially if you have any life changes. You can change your POD beneficiary at any time by coming into one of our branches. For your information, our Membership and Account Agreement states:

POD Beneficiaries

A Payable on Death (POD) designation is an instruction to the Credit Union that a designated account is an account payable to the owner or owners during their lifetimes, and upon the death of the last joint account owner, payable to any named and surviving POD beneficiary designated on your Account Card. Accounts payable to more than one POD beneficiary are owned jointly by such beneficiaries with right of survivorship. Any POD beneficiary designation shall not apply to IRA accounts, ESA accounts, or HSA accounts which shall be governed by a separate beneficiary designation. Savings Certificate accounts will be governed by the POD beneficiary designation on the account card unless a separate beneficiary designation form is signed by all account owners. The Credit Union shall at no time have any obligation to notify any beneficiary of the existence of any account or the vesting of the beneficiary's interest in any account, except as otherwise provided by law.

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

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