



How to plan for financial emergencies

Wouldn't it be nice to adapt to change easily and gracefully? To offset the wallet-shock an unexpected life change can bring? Whether you have one year or one week to adjust to a monetary upheaval like marriage, divorce, an addition to your family, or military deployment, you can sail through financial foul weather - as long as you PLAN for it.

Prepare: This first step will help you understand how much money you have to work with. It is vital to put together a practical strategy for the future. Get all of your financial documents in one place. You will need recent bank and credit card statements for account balances, current loan papers, pay stubs with income, tax, and deduction information, and your checkbook register for household bill information. Now carefully examine your current income, expenses, assets and liabilities. You will need all of this data for the next step in your PLAN...



Learn: Learn how this event will alter your current spending and saving habits. Will you have additional or increased expenses? More gas for a longer commute? Diapers or daycare for a baby? The last thing you want is a big, unexpected expenditure after you have worked out a new money management plan.

In addition, you may need to conduct some research. Thankfully, there is an abundance of free high-quality information available. Websites, books, magazines, friends and family members who have experienced what you are about to go through are all useful sources. Contact your financial institution for ideas and options. If you are in the military and are facing deployment, be sure to investigate the programs specific to your needs and situation.

Act: Now you need to put your PLAN into action. Plug the revised numbers into your budget. Are you over or under? You may have to modify spending habits, reduce expenses, or even sell assets. Other action items may include opening a savings or investment account, adjusting tax deductions or exemptions, obtaining or modifying insurance coverage, or meeting with a financial professional for long-term planning.

Network: Finally, reach out and connect with people who have been in the same position. The impending financial predicament may be new to you, but there are scores of people out there who have weathered the same storm. They can provide you with not just information, tools, and ideas, but also the support you need. Ask people in your familial and social circle for suggestions and connections, contact your employee assistance program for free programs and services, and log onto online forums and chat rooms. You may be surprised by how enthusiastic others are to share their wisdom and encouragement.

Remember, change is simply a matter of when and how. Think of it as an opportunity to grow and be self-sufficient under even the most daunting of financial conditions; all it takes is a solid PLAN.

A farm-tastic evening at the 74th Annual Meeting



This year, WECU® staff donned farm gear for our 'Farmtastic' annual meeting at the Lakeway Inn. CEO Wayne Langei discussed the past year and the future of WECU®. The board, staff and members bid a fond

farewell to long-time board member, Bud Peth. In addition to the annual festivities we held elections for the four positions up for re-election.

Three of the positions were filled by incumbents who ran unopposed. Bruce Burpee and David Waschke were re-elected to the board of directors and Kay Rich was re-elected to the supervisory committee. We are also proud to welcome a new addition to our board of directors, Dale Zender.

Bruce Burpee has been a part of WECU®'s board of directors since 1989, David Washke since 1992 and Kay Rich has served on the Supervisory Committee since 2001. Dale is employed by PeaceHealth Whatcom Region as the Regional Vice President of Finance (CFO) and the Organizational Integrity Officer. Thank you to everyone who attended the 74th annual meeting and to the WECU® and Lakeway Inn employees who worked hard to make it such a successful event!



Make the move to a new home!

With a wide variety of mortgage options, our Real Estate team is ready to make your homeownership dream a reality.

Change in Terms - Your Funds Availability Policy

Due to changes in Federal Regulation CC, your funds availability policy has changed. Depending on the type of check you deposit, your funds may not be available until the second business day after your deposit. If we need to delay your ability to withdraw funds, they will be available no later than the seventh business day.

Effective February 27, 2010, the Membership and Account Agreement has been amended as follows:

Section II.2. Reservation of Right to Hold.

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$100.00 of your deposit will be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

Section II.4. Longer Delays May Apply.

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Shred Event

As a part of our International Credit Union Week celebration WECU® will be holding a Shred Day for our members. The event will take place from 10am to 1pm on Saturday, April 17th in the parking lot of the Holly St Branch. Look for the giant shred truck parked in the Holly St Drive-Up! WECU® members are encouraged to bring either two boxes or two grocery size bags of materials to be shredded.



Taxes are due next month!

Is it March already? Taxes are due next month (April 15th) but there is no need to worry; WECU® has the tools you need to make tax season as painless as possible.

File Online:

Every year, WECU® partners with Turbo Tax to offer free online tax packets. With this simple program, they will walk you through all of the questions and guarantee you get the largest refund possible. To get started, just go to www.wecu.com and click on the Turbo Tax link on our homepage.

Work with a professional:

If filing your taxes is a little more complicated we can help you there too! Because of our long-term relationship with Turbo Tax, we have also received a supply of coupons to Jackson Hewitt. Coupons for \$30 off tax preparation services at Jackson Hewitt are available at every WECU® branch and an electronic version of the coupon is available at www.wecu.com. Whether you prefer online or working with a tax professional, WECU® is here to help point you in the right direction and get your taxes done quickly and easily.

Great news!

WECU® ATMs have been equipped with anti-skimming devices. Skimming is a type of fraud where scammers plant a device in an ATM which reads the information on cards inserted in the machine. The scammers then use the information obtained to create counterfeit cards which they use to make fraudulent purchases. To protect our members and ATM users WECU® has equipped our ATM inserts with anti-skimming devices to prevent this type of fraud.

NON-PROFIT OF THE MONTH

YMCA Strong Kids Campaign 2010

Part of the YMCA's mission is to give every individual a place to belong and grow. One of the YMCA's primary campaigns begins in March and runs through the year. Each year over 100 volunteers across Whatcom County tell YMCA's story whether it is



about a child having the opportunity to rock climb, or an adult needing a place to go where they can build healthy relationships.

Volunteer stories lead to donations to the Strong Kids Campaign. This year our goal is \$210,000. Every dollar raised will serve Whatcom County. How can you help?

- Be a Y storyteller & fundraiser - most people have had some positive experience with the YMCA and can use their personal experience to support others.
- Be a donor - we welcome any size donation; everything is put to good use and is tax deductible.
- Join the YMCA. If you are one of the few people who is unfamiliar with the YMCA, join the Y and do something good for yourself and the community.

If you are interested in the Strong Kids Campaign 2010, please contact Tammy Bennett or Dave Harding at 733-8630.

Important Visa credit card info

Please be aware that credits from merchants on your Visa Credit card loan reduce the principle balance on the account but do not count toward your payment.

Local help with tax filing

Local tax filing volunteers for AARP (Association for the Advancement of Retired Persons) and VITA (Volunteer Income Tax Assistance) are available through the tax season to help individuals with simple to moderately complex filings.

Bellingham

Bellingham Public Library

210 Central Ave
Through April 15th
Monday/Tuesday: 4:00-7:00PM
Wednesday/Thursday: 2:00-5:00PM

Bellingham Senior Activity Center

315 Halleck St
Through April 14th
Monday and Wednesday 8:30AM-2:00PM
By appointment only*

Fairhaven Library

1117 12th St
Through April 14th
Monday/Tuesday: 4:00-8:00PM
Saturday: 10:00AM-2:00PM
Sunday: Noon-4:00PM

Whatcom Community College Library

237 West Kellogg Road
Through April 14th
Monday/Tuesday: 5:30-8:30PM
Wednesday: 12:00-3:00PM
Friday: 9:30AM-12:30PM
Closed: 3/25-4/4

Western Washington University

Viking Union
516 High St
Through April 14th
Tuesday/Wednesday 4:00PM-8:00PM

*By appointment only: Make an appointment in person (or send a representative) to get a tax organizer package. For additional county locations, visit www.wecu.com.

Details: These free seminars will be presented in the WECU® Education Center at 511 East Holly St. in Bellingham, and are 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.

Retirement Forum

Wednesday, March 31st, 7:00 to 8:30 pm

Financial Advisor John Ayotte will address retirement questions and timely topics during this informative evening seminar. Write down your questions now and come prepared for an evening question and answer session focusing on relevant retirement information.

First Time Car Buyers

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

A panel of WECU® Loan Professionals will present information on the basics of first-time car buying, including the truth behind 0% financing, information on GAP insurance and NADA values as well as how to make an informed decision and where to start the pre-approval process.

Youth Budgeting and Credit Seminar

Wednesday, April 21st, 7:00 to 8:30 pm

In celebration of National Credit Union Youth Week, WECU® staff will present information about checking, credit and budgeting to teens and their parents in a special youth-oriented seminar. Youth Week is a great time to talk to your children about making responsible financial choices. Join us for a fun and informative evening of community and youth education.

Don't get left out ... OPT IN to Privilege Pay!

WECU® is pleased to offer overdraft protection on your debit card to save you stress at the checkout. You must **opt-in to begin or continue Privilege Pay** on your debit card transactions by July 1, 2010.



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

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