

Whatcom Hospice Foundation

We are lucky to live in a community where people care so deeply about the things that are important in their lives. From early learning to end-of-life care, WECU® is proud to support the programs and organizations our community members rely on at all stages of their lives. One such organization is Whatcom Hospice. A vital part of our community healthcare network, hospice provides family-centered, comfortable and dignified care for loved ones during their final days.

Whatcom Hospice Foundation's current project, Hospice House, is a 12-bed, free-standing facility that will be located at 2806 Douglas Avenue in Bellingham. While most patients will remain in their homes to receive hospice care, for some there is no able or available caregiver or staying at home is not a viable alternative. When Hospice House is completed, they will have another option. A project forged through hundreds of hours of volunteer work and incredible, heartfelt donations, this facility will touch the hearts and lives of hundreds of people in our community.



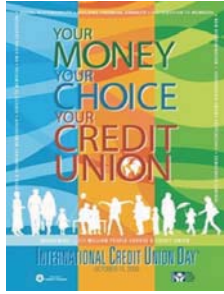
In June of 2008 WECU® donated \$10,000 to kick-off Whatcom Hospice Foundation's Hospice House project. Construction of Hospice House is already in progress, but to further that goal WECU® has once again stepped in to help with the project. WECU® has provided a construction line of credit at prime rate (3.25 %) for Whatcom Hospice Foundation. The line of credit will be available to cover any unanticipated gaps in fundraising during the building's construction, ensuring completion of the project. Whatcom Hospice Foundation will lease the completed facility to Whatcom Hospice whose staff will manage its operation.

As Richard Hovde, a Whatcom Hospice Foundation board member says, "When it comes to Hospice, people give from their hearts, not just their wallets. It has been very humbling and encouraging to see how many people in Whatcom County have given their time and money to support this project over the last year. However, the job is not yet done and the Hospice Foundation Board will continue its efforts to complete the funding of this project throughout the coming year."

You may be wondering how you can help. Whatcom Hospice Foundation is still raising funds for this great community project. Your tax-deductible gift of any amount will help ensure that Hospice House will be there for community members and loved ones in their time of need. St Luke's Foundation has announced a \$100,000 grant which will match 50 percent of donations. For every \$2 given to the campaign St Luke's Foundation will give \$1. Donations can be sent to St. Luke's Foundation Hospice House Fund, P.O. Box 5641, Bellingham, WA 98227.

International Credit Union Week

We belong to you! As member-owned financial institutions, credit unions take great pride in who we are and what we do for both our members and our communities. Each October, credit unions worldwide set aside the third week of the month to celebrate who we are, what we do, and the members who make the credit union system possible.



From financial education to our culture of volunteerism and responsibility to our membership, credit unions are deeply connected to their respective communities and it is that connection that has kept us strong and stable in this current economic crisis. Credit unions worldwide use their non-profit status to benefit their members and communities.

From October 13-16, we celebrated not only the credit union difference but more importantly the people who make it all happen: you, our members! For the short week our lobbies were decorated with balloons, treats, prizes and more. Costco stopped by to offer treats to members and discuss the perks of membership at Costco through WECU®.

Over the course of the month we also offered a variety of educational opportunities from ID theft education, to our Youth Visa program and a special seminar for first-time homebuyers. Thank you to you, our members, for making WECU® the great financial institution we are and for helping us celebrate the credit union industry.

Thousands of confidential documents shredded!

On October 17, a giant shred truck filled our Holly Drive-Up courtesy of Sound Shred. From 10am-1pm, members had the opportunity to clean out the documents that having been cluttering their household without the risk of fraud. Thousands of people become victims of identity theft every year, but shredding documents with confidential information reduces your risk considerably. WECU® is proud to help you keep your identity safe. Keep an eye out for our next Shred Day this spring!

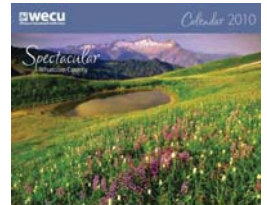


Changes to Savings Accounts

The Dividend and Annual Percentage Yield on your savings, sub-savings, summer savings, education savings, health savings, money market checking, check plus, IRA savings, and IRA (SEP) savings accounts will be variable effective December 1st, 2009, and may change daily at the discretion and determination of the Credit Union. Daily rates are available online at www.wecu.com, by phone through our call center, or in person at any branch location.

Incoming!

Look for your 2010 calendar to be arriving soon in the mail in a biodegradable wrapper. We hope you enjoy this fantastic wall calendar and all of the great photos from our talented member photographers!



Time to "Think Pink!"

Each year WECU® participates in the Lee® Denim Day in the fight against breast cancer. WECU® employees who donated a minimum of \$5 were allowed to wear jeans to work on October 2nd as part of the Denim Day promotion. This year two WECU® employees issued a special joint challenge to WECU staff: Marketing Manager Kessa Volland and Accounts Control Manager Kari Olson told employees that if WECU® could reach \$2,000 in donations Kessa would dye her hair pink, and if we were able to reach \$4,000 Kari would as well. As of the second day of 'official' fundraising we were rapidly approaching our first 'pink' goal of \$2,000; the gals were getting nervous and researching shades of pink dye. As of print time for this newsletter we had hit \$1,530 in donations and it had become abundantly clear that Kessa would most likely be getting a serious 'pink' makeover. Kari, however, was still questionable. We will publish our final donation totals in the December newsletter, so be sure to check back and find out which of our WECU® ladies had to fulfill their promise to 'go pink!'



Breezing through the holidays

Think it's too early to be thinking about the holidays? You'll soon notice retailers disagree. By the end of September, most retailers are putting holiday items on display. Remember the stress that accompanied the holidays last year? Here's how to eliminate some of the financial stress this season:



Decide what about the holidays you and your family value the most.

Is this a time to reconnect with family and friends or for reflection and relaxation? Are parties and entertaining high on your list or do you focus on religious traditions? Defining your family values during the holiday season is the key to making guidelines you can use when planning how you celebrate. Make sure to set realistic expectations for you and your family.

Make a Plan

Set a budget and stick to it – include all holiday expenses (gifts, decorations, cards, postage, travel, gift wrap, entertaining expenses, etc.). Make a gift list that includes the people you would like to buy for, a couple of ideas for each person, and a price range. Keep this list with you.

Make time!

Much of our holiday stress comes from rushing – plan ahead to make time for holiday errands. Perhaps you can take a day off work to handle holiday shopping instead of rushing around after work or joining the masses at the mall.

Other Tips

- Know the store's refund or exchange policy and ask for gift receipts.
- Call stores first to see if they have what you are looking for – this will save you time, gas money, and frustration!
- Use the internet and catalogs if you are adverse to mall crowds but be aware of shipping costs and delivery dates. This may also save you time at the post office since you can ship directly to the recipient.

(continued on back page)

NON-PROFIT OF THE MONTH

The American Museum of Radio & Electricity

The American Museum of Radio and Electricity is a local non-profit that provides exciting educational experiences to audiences of all ages. They offer a number of displays and interactive exhibits spanning centuries of scientific achievement. The galleries feature rare artifacts and inventions as well as discoveries that have shaped our



cultural heritage. AMRE serves our community through SPARK (Science-Powered Adventures for Real Kids). This science education program, created and offered at AMRE, promotes imagination through hands-on Saturday classes, electronics workshops, school assemblies, in-class activities, and special focus tours. The SPARK program promotes education with a focus on the process of innovation to kids in school, youth and families, and local teachers. AMRE is also launching its SPARK Internship Program to help students achieve their academic goals. AMRE relies on support from the community. Donations help young people attend SPARK classes or workshops or participate in their Internship Program. Volunteers are welcome to assist with classes, docent training, front desk assistance, cataloging and inventory, and even maintenance/janitorial services. Call 360.738.3886 or visit www.amre.us for more information.

(continued from inside page)

- Divide and conquer! Throw a potluck instead of a full dinner party – it takes some of the pressure and expense off of your shoulders. Or simply throw an appetizer or dessert party instead.
- Send holiday postcards instead of greeting cards – they are less expensive to purchase and mail.
- Reduce stress by reducing the amount of social engagements you commit to, or make plans to meet in January when time is more abundant.
- Make a New Year's resolution to budget throughout the upcoming year for next year's holiday season!

Help Is Available

Our financial fitness partner, BALANCE, will help you design a budget, complete with an action plan that will serve as a tool to help you stay in control of your finances. Counseling is available to you free of charge as a benefit of your membership in the credit union. Call BALANCE at 888-456-2227 or visit them on the web at www.balancepro.net. *Copyright © 2006 BALANCE*

A reminder

Account owners who have been issued an E-Max security code have a responsibility to keep that code safe. If you authorize or permit anyone else to have or use your E-Max security code, all owners and authorized users will have full access to the E-Max service to review all deposit and loan account information of any owner and may use E-Max to make account transactions on any deposit or loan accounts of any owner.

Food4Tots Baby Food Drive!

During the month of November, all five Bellingham WECU® branches will be participating in the Food4Tots campaign, which benefits the Bellingham Food Bank. Our goal is to collect 1000 jars of baby food. Bring in your donation and help ensure that Whatcom County's smallest residents are fed!

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.

Estate Planning

Wednesday, November 4th, 7:00 to 8:30 pm

A well-designed estate plan will assure that you and those you care about enjoy the security of your assets. Estate planning is not just about taxes, it's also about providing for your comfort during your lifetime, efficiently transferring assets to beneficiaries and achieving family objectives. Financial Consultant John L. Ayotte and a guest Estate Planning Attorney will discuss estate planning strategies you may want to consider to help you achieve your financial goals.

Debt and Budgeting

Wednesday, November 18th, 7:00 to 8:30 pm

Debt has become a fact of life to many of us. Managing debt and collections can be stressful, unnerving and very intimidating. This seminar will talk about budgeting strategy, debt management and how collections operate.

Distance Learning

Wednesday, December 9th, 7:00 to 8:30 pm

Distance Learning, or online education, allows busy professionals, mature students, rural residents and many others to acquire an education unrestricted by school schedule and location. Whether logging in on the road or using a home computer to access lessons, Distance Learners are choosing to earn course credit and achieve accredited degrees at their convenience. Please join us December 9th at 7:00pm in WECU's Education Center for an overview of Distance Learning given by WECU member David Czuba.

**WECU will be closed Wednesday,
November 11th in observance of
Veterans' Day and Thursday, November
26th in observance of Thanksgiving.**



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

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