



Notice of change in terms

Due to recent changes in compliance regulations, financial institutions will soon be required to provide statements for open-end loans at least 21 days prior to the due date. In order to meet this requirement, we had to change all due dates for affected loans to one particular day each month. We have determined that the 28th of each month is the most efficient method for complying with this impending regulation and allows members to have a due date as late as possible in the month.



One or more of your loans may be subject to this requirement, and if so, your due date will be changed to the 28th of each month, effective this September. This change does not affect Visa loans, CUDL loans (vehicle loans signed at the dealer), 1st mortgages, 2nd mortgages, land loans, and commercial loans which are not part of the open-end plan. Please check your enclosed August statement to verify your new loan payment due date. Remember, you are still able to continue your payments earlier than the 28th if you would like to do so. We have not changed any automatic payments that you initially set up.

Please review the official Notice of Change in Terms below:

Notice of Change in Terms

Effective September 1, 2009, WECU is amending its Home Equity Line of Credit loan agreement and Consumer Credit and Security loan agreement (Open-End Plan) to provide for a uniform payment due date of 28 days following the statement closing date at the end of each month. This change is part of our compliance with recent consumer regulations to provide you with a reasonable period of time from the delivery of the periodic statement to the loan due date in which to make payments. You do not need to change any existing payment dates you have authorized and can continue to make these automatic payments on the date you have chosen. However, if you would like to alter your automatic payments to pay on the 28th of each month, please contact WECU. Interest will continue to accrue daily. Please check your enclosed August statement to verify your new loan payment due date.

Note: this change does not affect Visa loans which have a separate statement and will remain due on the 10th of each month. Also, it will not affect CUDL loans (vehicle loans signed at the dealer), 1st mortgages, 2nd mortgages, land loans, and commercial loans which are not part of the open-end plan.

Thank you for being a WECU member; we appreciate your business. If you have any questions regarding the change to your loan due date, please do not hesitate to contact us.

Branded!



Earlier this year WECU purchased nationwide rights to the WECU® trademark. We have owned the Washington rights for several years. It took some time to finalize but we have just received the official letter from our attorney's office. WECU® was registered 6/16/09 and is good for ten years. Because the mark has now been registered it is recommended that WECU be accompanied by a registration notice (a capital R in a circle) wherever feasible. From now on you'll likely see a little something extra next to the WECU® name. We are thrilled to have a trademark of our very own!

Another great Senior Picnic

Once again, we had a wonderful time at the annual Senior Picnic. Over 250 members arrived to enjoy great BBQ food and catch up with WECU staff.

Every year on the first Wednesday of August, members who are 65 years and older or have had an account for over 20 years are invited to take part in this sunny event. The senior picnic is a WECU tradition that allows us to touch base with the dedicated members who have been with us for the long-haul.

This year, the picnic was held in the Multi-Purpose room at Bloedel Donovan Park. The Hilltop Restaurant provided delicious barbeque favorites and the brats, hot dogs, hamburgers and other assorted barbeque sides were enjoyed by all. It was truly a pleasure to be surrounded by laughter and old friends, and we look forward to another great picnic next year!



How do I change or reorder my PIN?

Have you forgotten your PIN or would you like to change it to a number that is easier to remember? To change the PIN on your VISA debit/credit card bring your government issued ID and card to any branch location to select a new one. Or call 676.1168 and we will send you a system generated PIN through the mail.

From your Card Services department

For fraud prevention purposes WECU cards are mailed in plain white envelopes which do not have the credit union name or logo anywhere on them.

To avoid holiday mail delays we are mailing cards that are reissued in September, October, November and December early. If your credit or debit card expires in September or October you should receive your reissued card in September. If your card expires in November or December you should receive your reissued card in October. Remember to contact any merchant that debits your account on a monthly basis to provide your new expiration date.

WECU team hoops it up!



Congratulations to winners of the 4th Grade Girls division of the Lynden Raspberry Festival 3-on-3 basketball tournament. The WECU team consisted of Kiya Levien, Avery Dykstra, Sierra Smith, and Samantha VanLoo - great work ladies!

Avoid identity theft: Securing your belongings

In the past, people were concerned about protecting cash and jewelry from theft. Nowadays few people carry around large wads of cash and most of us are much more concerned with information theft. A thief who gets a hold of your Social Security or checking account number can cause many more problems than one who steals ten dollars from your wallet. While the damage can be overwhelming, there are several steps you can take to keep your private information private.

Don't leave belongings unattended

One of the most important steps in preventing identity theft is perhaps also the simplest – don't leave belongings containing sensitive information, such as a laptop, wallet, or smartphone, unattended. Few would leave these items alone in a crowded public area, but many do so in familiar places like work, where they feel safe. Unfortunately, many places that seem safe often are not. Even if

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WECU awards eight scholarships to local students

Each year WECU awards scholarships to four of our local colleges, Bellingham Technical College, Whatcom Community College, Northwest Indian College and Western Washington University. We are very proud of this year's recipients: from BTC Stacy Sprague and Mark Taylor, from WCC Trong Hieu Tran and Holly Martinsen, from WWU Stephanie Schlotterback and Hayley Goetz and from NWIC Eleanor Cole and Ashley Updike.



Stacy Sprague is a student in BTC's new Dental Hygiene Program while Mark Taylor is a second year BTC student studying Appliance and Refrigeration Repair. Stacy told us, "I feel very fortunate to be involved in a community that is willing to help students in need further their career dreams."

WCC recipients Trong Hieu Tran and Holly Martinsen were very pleased to be selected. Trong is studying Dental Hygiene and explained, "Later on, I will go back to my country and help orphan children in Vietnam." Holly is studying to receive her AAS Transfer Degree and appreciates WECU's help: "This scholarship will help tremendously. My husband and I are both going to college and working. Even though we are both working, we are unable to pay for our college expenses."

WWU recipients Stephanie Schlotterback and Hayley Goetz are studying Storytelling through Visual Art and Writing and Operations Management respectively. Stephanie told us, "As an older returning student, school is my main priority and with financial uncertainties it can be difficult at times not to get distracted from my studies. Receiving this award will definitely help me stay focused." Hayley explained, "I hope one day I can become successful enough to help other students with scholarship funding, in the same way you have helped me."

NWIC recipients Eleanor Cole and Ashley Updike were very appreciative as well. Eleanor is working toward her General Direct Transfer Degree in Medical. Eleanor wrote us, "This scholarship will help me to keep accomplishing my future educational goals, provide for my family and will enable me to successfully be self-sufficient again one day."

Applications are available at each college's financial aid department. Recipients are selected independently by each school's financial aid department.

NON-PROFIT OF THE MONTH

The Nooksack Salmon Enhancement Association

The Nooksack Salmon Enhancement Association (NSEA) is a community-based nonprofit organization dedicated to restoring sustainable wild salmon runs in Whatcom County. NSEA has worked with Whatcom County landowners to improve habitat for salmon, steelhead, cutthroat trout, and native char. NSEA implements 30 new stream habitat restoration



projects every year and provides opportunities for local volunteers to take an active role in improving the health of their watershed. Over the last 18 years NSEA has worked cooperatively with local city and county governments, tribal governments, and state and federal resource management agencies to revegetate more than 200 acres of streamside lands and open more than 40 miles of instream habitat for salmon. They are always in need of volunteers interested in helping to restore streamside habitat for the wild fish in the Nooksack basin. NSEA holds over 50 volunteer work parties each year. Hundreds of native trees and shrubs are planted along the streambanks to reduce erosion and provide shade for young fish rearing in the streams.

WECU will be closed Monday, September 7th in observance of Labor Day.

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your co-workers are trustworthy, many businesses have people coming in and out: clients, delivery people, friends of co-workers, cleaning people, etc. A visitor could swipe your laptop and never be seen again.

While you may not want to lug everything around every time you go get a cup of coffee or stop by a co-worker's office, keeping important belongings with you at all times is best. If you leave items unattended put them somewhere out of plain sight. If possible, lock your office door or place belongings in a lockable filing cabinet.

Lock your laptop

Using a laptop lock, which ties your laptop to a stationary item, like a desk, can be a good way to secure your computer. They are fairly cheap, usually costing less than \$50. You may even want to use a lock at home. Of course, you probably are not concerned about a family member stealing your laptop, but, if your home is burglarized, it discourages thieves from taking it with them.

Use password protection

Typing in a password when you turn on your computer is not new – you have probably done it hundreds of times. But have you password protected everything you can? Many people forget to password protect their smartphones. Make sure your passwords are not easy to guess, and change them periodically. At work, consider logging out or locking your computer when you step away from your desk or adjusting your settings so that you must re-enter your password if your computer remains idle for a specified period of time. You may be able to do the same thing with your smartphone.

Encrypt your data

Encryption programs translate regular text or photos into code. A file can be unencrypted by entering a password, which a thief who steals your laptop or smartphone presumably won't have. Encrypting all of your data may not be necessary, just sensitive information. While encryption programs can sometimes be bypassed by technologically-savvy thieves, many do not have the knowledge or desire to do so.

Delete your hard drive

What happens if a thief is able to grab your laptop and get past your password? Is your information com-

promised? Not necessarily. With remote access software, you can usually delete your hard drive as soon as the thief accesses the internet with your computer. The software is also often able to trace your laptop's location. Of course, you must install it before your computer is stolen.

If you are disposing of or selling an old computer and it still has personal information on it, you should completely erase data from your computer. Use a wiping or erasing utility program, which overwrites the entire hard drive.

Take unnecessary items out of your wallet

These days thieves who steal wallets rarely find much cash in them. Unfortunately they still find items of value, like credit, debit, ATM, and Social Security cards. Thwart identity theft by keeping only the cards you truly need in your wallet. You probably do not need to carry more than one credit card – leave the other ones in a safe place at home. Unless you are applying for a passport or something similar, your Social Security card does not need to be in your wallet.

Keep a list

Despite your best efforts, there is no guarantee that your belongings will never be lost or stolen. Keep a list of your credit card, checking, and savings account numbers, along with the phone numbers of the financial institutions they are associated with. This will allow you to contact them quickly if something happens. Remember to keep the list in a safe place, so it won't be stolen.

We rarely think about theft until we become victims of it and by then the damage has been done. Take the time to protect your belongings before anything happens – it will be well worth the effort.

Your credit union has partnered with BALANCE, a financial education and counseling service committed to helping people nationwide take control of their finances. BALANCE counselors can review your credit report and provide strategies to limit your risk of identity theft, and steps to recover if you have already been victimized. Call 888-456-2227 to speak with a financial counselor about your credit report, identity theft, or other financial concerns.
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