



Smart Home Improvements Add Value When you Sell

Home improvement costs can add up quickly. If you select smart projects though, you can recoup a lot of what you spend when you sell the house.

There are several basic concepts that improve the value of a home:

- Adding purpose or function to an awkward space
- Finishing existing spaces in your home
- Finding ways to use wasted space
- Keeping projects in the style of your home and neighborhood

Here are several major projects that, executed well, add value to your home:

Updating your kitchen

- Add a backsplash
- Replace or refinish floors
- Upgrade countertops, cabinets, and sinks
- Add usable space with a center island
- Improve lighting to make it feel warmer and more inviting
- Add a pantry to provide coveted storage space

Adding or upgrading bathrooms

- Add a second bathroom to a single family home
- Replace tile or grout, sinks, and fixtures in existing bathrooms
- Add a second sink in a master bath if space allows

Functional changes

- Replace old windows with energy-efficient ones and replace siding. You'll improve comfort even if you don't recover the cost in reduced fuel use.

You'll generally want to stay away from highly customizable projects that might bring personal enjoyment but won't have broad appeal, such as an oversized garage or personal spa.

Once you've determined which projects you want to tackle, a loan from WECU® is a low-cost way to help pay for them. We would be delighted to help you refresh your home with a variety of financing options. Stop in or call us today!



Jennifer Front and Center

Is that a new teller at the Holly branch? Nope, it's President/CEO Jennifer Kutcher! Jennifer agreed to cross train on the teller line, in the IT department, and even with our maintenance department as a reward to staff for making our United Way goal of \$65,000.

During her training the United Way Committee arranged for a few shenanigans which she handled gracefully. She did a great job of counting sacks of pennies and nickels that a "member" brought in, learned how to clean bananas out of a computer, and "rescued" a co-worker off the roof of our drive-up. Thanks to Jennifer for being such a good sport!



2015 BIA Home and Garden Show

Whether you're shopping for a new home, or fixing up your current home, WECU® has the loan products to help you turn a house into a home. Come visit us at the BIAWC Whatcom County Home and Garden Show® at the Northwest Washington Fairgrounds in Lynden, March 6-8th. We'll be there from 11am-9pm Friday and Saturday, and from 11am-5pm Sunday. Visit the WECU® booth, talk to us about your home ownership needs and enter our drawing to win an assortment of excellent prizes!

2014 Visa Rebate

The credit card rebate for 2014 totaled \$1,338,800. This is the fourth year in a row that we have returned over a million dollars to our members in the form of the Visa rebate!

2016 WECU® Calendar Contest

Attention all member photographers, we want your photos of beautiful Whatcom County! Thirteen lucky photographers will have their work featured in the 2016 WECU® Calendar. Please note that photo contest winners will not receive monetary compensation for use of their photos.

The rules:

- In order to submit a photo, you must be a WECU® member.
- Each person may submit up to three (3) photos.
- Photos must be of scenes in Whatcom County and should focus on nature and landscapes rather than people.
- Only tif, eps, or jpg formats will be accepted.
- **Photos must measure 12.75" wide by 9.75" high and be 300dpi or higher resolutions.** Photos not of this size and resolution will not be considered. Please note that photo height has changed this year.
- 2015 Calendar Contest winners are not eligible to submit photos until next year's contest.
- **All photos must be received by Wednesday, April 8, 2015.**

To submit your photos, please email them to Amanda Drake at Amanda.Drake@wecu.com or drop off a CD at your nearest branch - be sure to include your name, contact information, and the titles of your photographs. We look forward to seeing your great photos of Whatcom County!

Get Away Today

Get Away Today recently donated over \$10,440 to the Children's Miracle Network. This amount includes donations for vacations booked May-October of 2014.

As a part of our contract with VISA, WECU® members have access to travel deals through Get Away Today. Get Away Today not only benefits our members, each vacation booked through Get Away Today also results in donations to charities!

To book your next vacation through Get Away Today visit their website at www.getawaytoday.com and be sure to mention WECU® when booking.

WECU® Scholarships - \$11,000 to be awarded in 2015!

In 2015 WECU® will provide assistance to nine students pursuing their educational goals at Northwest Indian College (NWIC), Whatcom Community College (WCC), Western Washington University (WWU) or Bellingham Technical College (BTC).

To be eligible the student must be a member of WECU® in good standing for a minimum of one year, a full time student, have a demonstrated need for financial aid and an accumulated GPA minimum of 2.75.

There will be two \$1,000 scholarships given to students at both WCC and BTC. NWIC will receive one \$1000 scholarship. WWU students can apply for one of four \$1,500 scholarships. Applications are available at each school's financial aid department or online. Deadlines are typically set for May or April and funds will be distributed in fall 2015. For more information contact the schools directly.

WECU® Education Centers

Many organizations in Whatcom County use their time and energy to improve our community and we all benefit from their work. WECU® assists many of these groups by providing nonprofits a free space to hold their meetings and events. Our Ferndale and Holly St Education Centers are compelling examples of WECU®'s core value of Social Responsibility. From October 2013 through September 2014 the Education Center facilities were used 484 times by approximately 198 different groups. For more information about WECU®'s Education Centers visit <https://www.wecu.com/educationcenters>.



**WECU® will be closed on Monday,
February 16th for Presidents' Day.**

NONPROFIT OF THE MONTH

United Way of Whatcom County

United Way takes a 360-degree approach to building a stronger community, working with businesses, government, nonprofits, volunteers and supporters to solve key community issues. Its main goals are:

- Making sure kids enter school ready to learn and succeed through graduation.
- Helping families become financially stable and have a place to call home.
- Ensuring that individuals are able to live safe, healthy and active lives.



United Way researches important issues facing the County and based on that data, collaborates with partners and programs to improve education, income, and health by breaking old cycles and creating new paths for success.

It takes a variety of groups and strategies to make lasting, positive change. No one agency can do it alone. While kids need access to quality learning opportunities, their parents need to be financially stable in order to provide food, a good home and access to medical programs assuring that kids grow into healthy, educated, successful adults.

Dedicated community volunteers work hard to determine how to distribute funds by evaluating needs, goals and outcomes and making sure every dollar is being invested effectively to achieve maximum, measurable results.

United Way is where Whatcom County comes together to make great things happen!

Goodbye Old Friend!

As of February 3rd, old E-Max is officially retired. If you have not yet signed up for the new and improved E-Max or if you have questions about it, please call our Call Center at 360-676-1168. Our friendly Call Center folks can walk you through registration or even set up an appointment for you to receive in-person assistance at either our Ferndale or Holly branch locations.

We think you'll find that the new E-Max has all of the great information you're used to as well as new and improved tools you'll love!

anti-fraud tips

Protect your computer

The great advice parents deliver to young drivers on their first solo journey can apply to everyone who wants to navigate safely online - "Don't drive in bad neighborhoods, and always lock the doors!"

Here are a few tips to keep your online journeys safe from fraudsters.

Keep Your Firewall Turned On: A firewall helps protect your computer from hackers who might try to gain access, crash it, delete information, or steal passwords or other sensitive information.

Install or Update Your Antivirus / Antispyware Software: These detect malicious code, like a virus or a worm; and work to disarm or remove malicious software.

Keep Your Operating System Up-to-Date: Computer operating systems are periodically updated to stay in tune with technology requirements and to fix security holes.

Be Careful What You Download: Carelessly downloading e-mail attachments can circumvent even the most vigilant anti-virus software. Never open an e-mail attachment from someone you don't know.

Remember, WECU® will never send you an email asking that you verify information we already have!

Details: These free seminars will be presented in the WECU® Education Center at 511 East Holly St., and are open to the public. **Reservations are required.** RSVP online at www.wecu.com or call our reservation line at 676.1168, ext. 7000.

Budgeting and Debt Management!

Wednesday, February 11th, 6:00 - 8:00pm *Special 2 hour Seminar!*

Is money stressing you out? It will continue to do so until you take control and live within your means! Do you want to pay down debt, build a savings or save for a vacation? Are you doing okay but think you could do better? You need to plan and you need to write it down. During this seminar WECU®'s Certified Credit Union Financial Counselor Reid Frederick will discuss budgeting strategies, money saving tips, debt repayment strategies, and community resources.

Understanding Loans & Credit!

Wednesday, March 18th, 6:00 - 7:30pm

WECU®'s CUNA Certified Credit Union Financial Counselor Reid Frederick will cover a multitude of topics such as: the cost of credit, how to establish good credit, repair credit and where to pull your free credit report. You'll leave with a better understanding of loans and their corresponding interest rates. Resources for continued learning and credit improvement will be provided during the seminar; the content is appropriate for ages 16+.

First Time Homebuyers!

Wednesday, April 22nd, 6:00 - 7:30pm

Looking to purchase a primary residence or your first home? Staff from WECU®'s Real Estate Department will present an overview of the home buying process. The presentation will include the mortgage loan process, down payments, closing costs, titles and appraisals. This seminar is geared toward the needs of first time homebuyers but is also a great refresher for anyone who is interested.