

Goals: Dreams with a Deadline

If you are like most Americans, at least a few of your New Year's resolutions had to do with money. WECU® wants to help you go from "wishing" in January to "having" in December. These five steps can help turn your financial resolutions into realities.

Identify your goals

A goal should be tangible, so you can track progress. There are three basic goal types: short-term (under a year), mid-term (one to three years), and long-term (three-plus years).

Look at the numbers

Understand your financial parameters and options by examining your income and expenses. After that you can determine the amount you can save each month.

Assign a timeframe

Mark your calendar with the projected achievement date. If the goal is mid or long-term, allocate progress points (i.e. \$500 in my IRA account by June 5th, \$1,000 by December 12th). Keep yourself motivated by flipping to those dates often.

Design a savings strategy

Have the allocated savings sum automatically deducted from your paycheck or checking account and deposited into a separate savings account. It's easy, and you'll never miss what you don't see.

Be flexible

Don't give up – modify! If you simply can't put the \$150 into your vacation fund this month because your transmission blew, don't panic. You may be able to make it up over the next couple of months. Or change your achievement date slightly.

There are few greater gifts you can give yourself than pursuing – and achieving – your financial goals, which is one of the many reasons WECU® has partnered with BALANCE Financial Fitness Program. Their team of money management experts can help you clarify your objectives, and develop a plan to achieve them. Make sure that this year your New Year's resolutions don't evaporate before the winter snow melts; call BALANCE toll free at 888-456-2227, or visit www.balancepro.net for more information.



WECU®'s Annual Meeting is here!

Are you ready for a great night with WECU®? At this year's annual meeting we will touch base with our board and supervisory committee members, review WECU®'s 2011 financials and enjoy great food, great friends and even a few prizes!



When: Thursday January 26, 2012. Seating will be available beginning at 5:00pm. Dinner will be served at 6 and the business meeting will follow.

Where: Best Western Lakeway Inn in Bellingham

Who May Attend: WECU® members who have had accounts for over 6 months. Because this is a business meeting, all those attending must be WECU® members who are 18 or over.

Reservations Required: Space is limited to the first 500 people. Non members are not allowed to attend as guests as this is a member-only event.

We will begin accepting reservations at 9 am Thursday, January 5th. Reservations will not be accepted prior to that time. If reservations for the dinner portion of the meeting are not filled on Thursday, we will close reservations at 5pm and reopen reservations at 9am the following morning. The cost of the annual meeting dinner will be \$3.00. This year we will be accepting reservations in person at our branches, through our call center at 676-1168 and on the website through our annual meeting reservation form – located on the main page of www.wecu.com (please do not make reservations using our InfoGuy service).

The business portion of our annual meeting does not require an RSVP, and is open to all members 18 years of age and older.

Dinner choices are:

- Black pepper flat iron steak with red wine sauce.
- Alaskan salmon with hazelnut butter.
- Butternut squash ravioli with roasted vegetables and butter sauce on the side.

Alcoholic beverages will not be allowed at this event as it is a business meeting.

2013 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 2013 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 11.25" wide by 7.75" high and be 300dpi or higher resolutions. Any photos not of this size and resolution will not be considered.
- 2012 Calendar Contest winners are not eligible to submit photos until next year's contest.
- All photos must be received by April 6, 2012.

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 all of the breathtaking scenes you have captured around Whatcom County.

Are you moving?

If so, please remember to provide WECU® with your new address. You can do this 24/7 Online through E-Max, toll-free through our Call Center at 1-800-525-8703, or in person at any of our 11 branches.

**WECU® will be closed Monday,
January 16th in observance of Martin
Luther King Jr. Day.**

Angel Tree donations spread Christmas joy

WECU®'s Bellingham and Everson branches' Christmas trees were more than just seasonal decorations this year. WECU® partnered with the Salvation Army's Angel Tree program to help pair a child's Christmas wish with a generous donor. Thank you to all the WECU® members who helped make Christmas truly special for needy children in our community.



Phishing scams are on the rise

The American Bankers Association recently issued a warning to consumers notifying them that it is seeing a sudden increase in phishing scams across the United States. In the interest of protecting your financial information, please be extra cautious when someone requests your personal information. These scammers are using automated dialers, text messages, and emails to convince consumers that their accounts have been closed due to fraud. Along with the false notifications, consumers are prompted to provide card information to reactivate their accounts. Those who fall for the scam are at high risk of having unauthorized charges made or credit obtained with their information.

Protect your information - don't become a victim of phishing scams. Remember:

- Never provide personal or financial information in response to an unsolicited call, fax, email, or text. WECU® does not make unsolicited requests for your information, so even if the contact seems official, please take the extra time to verify it is legitimate.
- Review your credit card and account statements frequently to check for unauthorized charges and report them to WECU® immediately.
- If you submit your financial information online for a legitimate transaction, always look for the padlock or key icon at the top of your internet browser to ensure it is a secure website.
- If you realize you have responded to a fraudulent email with any personal sensitive information, please contact WECU® right away so we can protect your account and your identity.

NON-PROFIT OF THE MONTH

Dream Bigger

Family violence doesn't always happen in someone else's neighborhood, school, church or workplace - it happens to people you know. Women and children suffer and their worlds crash down around them; finances plummet, utilities are shut-off, creditors call daily. According to The World Health Organization, among women ages 15-44, violence accounts for more death and disability than the combined effects of cancer, malaria, traffic injuries and war.



Since 2008, Dream Bigger has worked to prevent violence against women and children by connecting them with current community services and establishing new services. The Safe Home Project awards a small number of modest grants to bring mortgage payments current, helping victims avoid foreclosure. Micro-enterprising, scholarship search, career coaching and financial planning are implemented to help women and children secure a brighter future. As a part of the Safe Home Project volunteers and local businesses have joined work parties, helping to repair and maintain homes.

One Dream Bigger proponent writes: "Dream Bigger helped me find resources in my community that I didn't know existed, helped me see I wasn't alone, provided a support network that developed into lifetime friendships and paid for me to attend advocacy trainings so I can support other women. My future is filled with much more hope now." -A Thankful Mom with Young Kids. For more information about Dream Bigger and their services visit www.DreamBigger.info.

wecu news & notes

Keeping things safe in the new year

Looking for a place to store your valuables and personal documents? As most of you know, WECU® has safe deposit boxes available at our Holly office. But we also have boxes available at our Blaine, Everson, Fountain and Lynden branches for your convenience. Safe deposit box rental starts as low as \$12.00 per year. Take advantage of this safe, low-cost option for storing your important items and information.

VISA cash back rebates post this month

WECU® credit card holders have been looking forward to this all year long. If you have a WECU® Visa credit card your 1% cash back rebate will post to your VISA account this month. Thank you for choosing your WECU® Visa first! Please keep in mind that while your 1% cash back reduces your principle balance on your Visa loan account it does not count toward your payment for the month.

Tax time is here again

As a benefit of WECU® membership, you are eligible for a discount on your TurboTax software -just click the TurboTax link on our website to access TurboTax and your WECU® discount!

As an added bonus, TurboTax offers you Total Assurance™ – protection to feel 100% confident about your taxes:

- Maximum refund, guaranteed
- 100% accurate calculations, guaranteed
- FREE downloadable Audit Support Center

Visit www.wecu.com to get started today!



Did you find a new smart phone under the tree this year?

We have mobile banking for Android and iPhone!

mobile.wecu.com

social responsibility

Jingle Bell Run

This year WECU® again surpassed expectations with our Jingle Bell Run team. We had an outstanding group of 49 people who raced or were race course attendants. Our team had a great time and was able to raise a total of \$1,760. We would like to congratulate all of the participants; we are so proud of you and all that you do for our community!



seminars

Details: These free seminars will be presented in the WECU® Education Center at 511 East Holly St. in Bellingham. Reservations are required. RSVP 676-1168 ext 7000.

Six Easy Steps to an Effective Estate Plan

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

Financial Advisor John L. Ayotte and local Estate Planning Attorney Karin McMichael will present this popular workshop. They will focus on explaining the basics of estate planning and the reasons an effective plan is important. The speakers will discuss current legislation and how it could affect your estate planning strategy. John and Karin will discuss concepts such as the probate process, a will, durable power of attorney, health care directives, and revocable living trusts. Everyone's estate planning needs are different so a general estate planning overview will be discussed with time for questions and answers at the end of the workshop.

First Time Homebuyer seminar

Wednesday, March 14th, 7:00 - 8:30 pm



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 towards the needs of first time homebuyers but is also a great refresher for anyone who is interested.

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

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