

Cooperative Enterprises Build a Better World!

Western Washington has a long history of being a cooperative friendly area. From food and farm co-ops to credit unions, artist cooperatives, ride shares and cooperative housing - in Whatcom County consumers are quite familiar with the cooperative model. As a financial cooperative, WECU® believes in the power that cooperatives have to encourage community connectivity and growth. Whether we are working together in our respective communities or contributing to programs that work for change on a global level, cooperatives worldwide are constantly working to create positive change.



Some of the points used by the International Co-operative Alliance to explain the core values of co-operatives and why they are vital to economic and social development around the globe* include:

- Co-operatives are enterprises that put people at the center of their business and not capital.
- Co-operatives put people at the heart of all their business. They follow a broader set of values than those associated purely with making a profit.
- Because co-operatives are democratically-controlled by their members (individuals or groups and even capital enterprises) the decisions taken by co-operatives balance the need for profitability with the needs of their members and the wider interests of the community.

Cooperative businesses exist to meet the needs of their members. In the U.S. alone there are over 30,000 cooperatives that have over 100 million members and worldwide there are more than 1 billion people who belong to cooperatives.* The United Nations General Assembly has declared 2012 the International Year of Cooperatives. The U.S. Senate has also recognized this declaration, stating that cooperatives are a “major economic force in developed countries and a powerful business model in developing countries.”

This year WECU® will be working with a number of local cooperatives to support and organize celebrations in Whatcom County to commemorate the International Year of the Cooperative. We hope you will join us in celebrating local cooperatives - keep an eye out for events and celebrations in your neighborhood!

*From www.usa2012.coop

Employee of the Year - Will Loomis!

Congratulations to Will Loomis, Call Center Loan Officer who has been selected by his fellow employees as the 2011 LaMoine Peth Employee of the Year. The voting among the four candidates, Savannah Ross, Kent Bouma, Amanda Bork and Will was extremely close, and all of them deserve recognition for their individual contributions to the success of WECU®. As Employee of the Year, Will receives not only a plaque honoring his achievement, but also a 2-night weekend getaway for two at the Hotel Bellwether.



2013 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 can 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. All photos not at 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.

2012 BIA Home and Garden Show



Are you dreaming of building the perfect home from the ground up? Maybe you'd be content just to move to a new neighborhood? Or you might just want to upgrade the home

you're already in. At WECU® we know that there's a big difference between a house and a home. Whether you're hoping to buy, build or fix up your home, we're here to help! Come visit us at the BIAWC Whatcom County Home and Garden Show® at the Northwest Washington Fairgrounds in Lynden, March 2-4th. We'll be there from 10am-8pm Friday and Saturday, and from 10am-5pm Sunday. Visit the WECU® booth, tell us about your dream home and enter our drawing to win an assortment of excellent prizes!

Over \$1 million given back to Members with Our Visa Rebate!

We have been offering the 1% cash back rebate for over 10 years now and we once again passed the million dollar mark for giving back to members! WECU® Visa credit card holders got a fabulous New Year's gift: a total of \$1,142,769 was returned to members on their January, 2012 statements. WECU®'s 1% discount on every single purchase you make is our way of saying "Thank you!" for choosing your WECU® credit card over the other cards in your wallet.

Security Reminder!

WECU® will not call, email or text asking for information about your Visa Debit/Credit card. We do have a 24 hour Fraud Monitoring Department that may contact you to verify specific transactions but they will not ask for personal or card information.

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!

Visit www.wecu.com to get started today!

\$9,000 to be awarded in 2012!

Each year, WECU® awards a number of scholarships to deserving students who plan to enroll in degree programs at local schools. To be eligible, students must be a WECU® member in good standing.



In the fall of 2012, these eight scholarships will be awarded:

(2) \$1500 scholarships to Western Washington University:

These scholarships will be awarded to fulltime students pursuing a degree, with the equivalent of junior or senior status as of Fall quarter 2012.

(2) \$1000 scholarships to each of the following:

Whatcom Community College, Bellingham Technical College and Northwest Indian College. These scholarships are for fulltime students taking a minimum of 12 credit hours and working toward degrees.

Applications are available only through each school's financial aid office or website. Application deadlines vary, but are usually in early to mid April. For more information contact the schools directly, or visit our website at www.wecu.com.

Public Education

Voters will decide whether or not to replace two expiring levies in the Feb. 14 election. Both levies are essential for the basic operation of Bellingham Public Schools. These levies provide critical funding to help cover budget cuts and shortfalls from state and federal funding. They are not additional levies, but would replace levies that expire in 2012. If passed, they would pay for nearly 25 percent of education in Bellingham Public Schools as well as technology, which is not funded by the state.

Voters within Bellingham Public Schools' attendance areas will receive a ballot in the mail after Jan. 28, 2012 to vote on these two school levies. Ballots must be postmarked and mailed or received at the city drop-box location at the Whatcom County Courthouse, South Parking Lot, 201 Grand Ave by February 14, 2012.

NON-PROFIT OF THE MONTH

Elder Service Providers

Professional and family caregivers are cordially invited to the 17th Annual Caregivers Conference, hosted by Elder Service Providers. ESP is a networking consortium of professionals whose mission is to provide information and education to professional and family caregivers in Whatcom, Skagit and Island Counties. Their goal is to offer a variety of information and educational opportunities that will foster a seamless continuum of care throughout the region.

This year, they will be returning to Christ the King Church and are delighted to have John Curley, long-time host of Evening Magazine, as their keynote speaker! His topic for the day "Stress, Bad Choices and the Brain: an Iron-clad Formula for Success in Difficult Times" is sure to delight and inspire.

Elder Service Providers hopes you will join them for what is sure to be a day filled with support and education, good food and great entertainment! This will be a fantastic opportunity to learn what resources are available in our community and to establish relationships with others who are caring for seniors.

To learn more about Elder Service Providers' conferences, meetings, education forums and events, please visit www.elderserviceproviders.org. The cost for the conference is \$25 per person and starts at 8:00 a.m. on the 23rd of March.

Elder Service Providers

**WECU® will be closed Monday,
February 20th for Presidents' Day.**

Fraud and Scams

Everyday hundreds of scams take place and people all over the world are cheated out of their hard earned money. While we do our best to protect our members, ultimately the best rule of thumb you can follow is: if it sounds too good to be true, it's probably a scam.

At WECU® we have policies in place to prevent and reduce fraud. If we refuse to accept a check or place a hold on the funds we are doing this to make sure the check will clear so that we do not have to withdraw the funds from your account later. If someone gives you a check, you deposit it and it is later returned, you will ultimately be responsible for those funds. If you receive a check from someone you don't know or trust, wait to spend the money in case you end up having to give it back.



Here are some questions to ask if you suspect a scam:

- Is the check from an item sold on the Internet such as a car, boat, or jewelry?
- Is the amount of the check more than the item's selling price?
- Did you receive the check via overnight delivery?
- Is the check part of an email transaction/communication?
- Is the check drawn on a business or individual account different from the person buying your item/product?
- Have you been informed that you were the winner of a LOTTERY? Perhaps one located in Canada, Australia, El Gordo, El Mundo or Africa? One you never entered?
- Have you been instructed to WIRE, SEND or SHIP MONEY as soon as possible to a large U.S. city or another country such as Canada, England, Russia, the Netherlands or Nigeria?
- Have you been asked to PAY money to receive a deposit from another country such as Canada,

England, Russia, the Netherlands or Nigeria?

- Are you receiving PAY or COMMISSION for facilitating money transfers through your account?
- Did you respond to an email requesting that you CONFIRM, UPDATE or PROVIDE your account information?
- Were you asked to wire money, or send a money order or check to someone you do not know or trust?
- Have you given out your debit or credit card information to someone not on your account?

Do not give out your account information, debit or credit card numbers over the phone, web or email unless you initiate the transaction. Be careful who you share your financial information with - it's an unfortunate truth that some of our members have

been victimized by those closest to them. If you do not know and trust someone do not wire them money or send them a check or money order and be wary who you accept checks from. If you are concerned that a check or transaction may be fraudulent or believe you have become a victim of a scam contact us at 360.676.1168.



seminars

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 or call our reservation line at 676.1168, ext. 7000.

First-Time Home Buyers Seminar

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

Looking to purchase a primary residence or your first home? Staff from WECU's Real Estate department and an industry-professional guest will present a home buyers seminar with emphasis on educating members who are buying a home for the first time. The presentation will include the home buying process, mortgage loan process, managing your credit profile, and more. This presentation is geared for first time homebuyers but is also a great update 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.