

# SHAREHOLDER

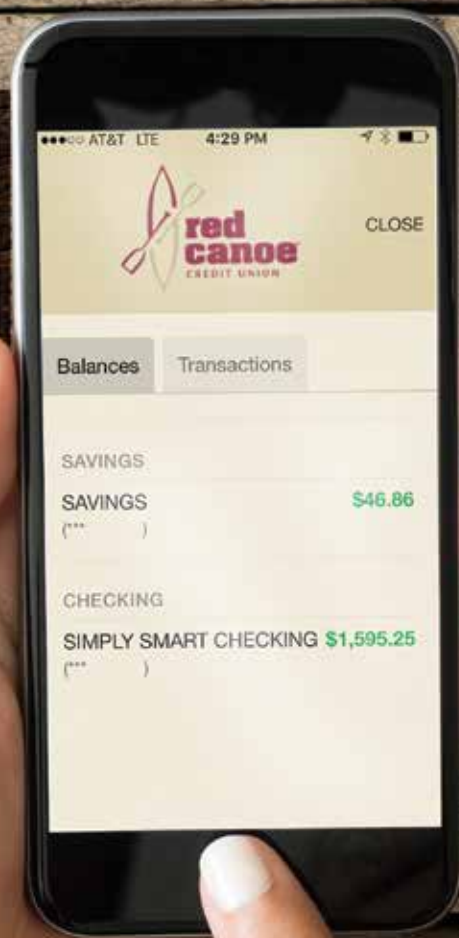
A PUBLICATION FOR MEMBERS OF RED CANOE CREDIT UNION

Winter 2017

## QUICK BALANCE

Quick Balance is the newest feature in Online Banking. You can now see your balance without logging in! Haven't signed up yet?

Download the Red Canoe Mobile App for iPhone or Android, and click on settings to turn on Quick Balance. One account per device can utilize Quick Balance.



Visit the iTunes or Google Play store to download the Red Canoe app and enroll in Online Banking.



# BUSINESS LENDING



## Business Platinum.

◆ The card you can  
trust for business.

The fixed rates and no annual fee of the Red Canoe Business Platinum VISA make it an easy choice for your business. Whether it's one card you need, or multiple cards with different signers, there is a Business VISA option for you.



Left to Right: James Strehlow - Director of Business Lending, Deanna Murphy - Commercial Credit Analyst, Commercial Loan Officers - John Benner, Bradley Scalf, Megan Wheatley and Shannon Pithan

## WE'LL MAKE IT EASY.

Our Business Lending team can help your business grow and thrive! Whether you need a small loan for a piece of equipment, or are looking to purchase investment properties, or other commercial real estate, our experienced loan officers will work with you to meet the needs of your unique business. Currently lending in Washington and Oregon.

- BUSINESS CREDIT CARDS
- BUSINESS VEHICLE LOANS
- COMMERCIAL REAL ESTATE LOANS
- EQUIPMENT LOANS

## MEETING YOUR BUSINESS NEEDS.

We know running a business is hard work! Let us help you simplify your life with easy options for your business:

- Business Checking and Savings Accounts
- Free Online Banking and Business Bill Payer
- Credit Card Processing offered by Total Merchant Concepts - 1.888.249.9199
- Coming in 2017 - Deposit Business Checks from your office with Express Check Deposit





# ID THEFT/SCAMS

We want your identity (and your money!) to stay protected. Unfortunately, there are lots of scammers out there, trying to hook you into their sneaky tricks. Your best plan? Don't trust things that sound too good to be true, and have a reliable, trusted friend or relative to rely on when you think you might be getting taken. Here are some scams to be aware of, and tips to protect yourself:

- **SAFEGUARD YOUR PERSONAL INFO** – NEVER give your Online Banking credentials to anyone. Not your children, parents or friends. Ever. The same goes for your debit card PIN as well.
- **SELLING YOUR STUFF** – If you don't trust the buyer, DON'T take anything other than cash for your items. Not even money orders. Treat money orders as if they were checks, because they can be fake, too!
- **WATCH OUT FOR POP-UPS WHEN YOU ARE ONLINE** – do not click on anything that you can't confirm. Remember, Red Canoe will never ask you for your personal information online.
- **WORK FROM HOME** – If someone you've never met is online offering to pay you to "work from home," it's likely too good to be true. Be careful!



## HOLIDAY DAMAGE?

Ditch it with

**1.9%\***  
on Balance Transfers.

[www.redcanoecu.com/visaspecial](http://www.redcanoecu.com/visaspecial)

\*Subject to credit approval. 1.9%\* 6-month introductory rate on external balance transfers must be redeemed by February 28, 2017. Rate moves to your qualified standard revolving rate 6 months after the date of the balance transfer. Credit Union rates are subject to change.

# ANNUAL MEETING

The 79th Annual Meeting will be held at the credit union Main Branch in Longview on Tuesday, February 21 at 5pm. All members are welcome to attend this business meeting.

# NEW WEBSITE

In 2017, you'll see some design changes at [www.redcanoecu.com](http://www.redcanoecu.com). Our site will soon look great on your desktop computer OR on your mobile phone or tablet. Don't worry, your Online Banking will NOT change!



## Switch a line to Sprint for a \$100 CASH REWARD



With Sprint's new exclusive cash rewards offer, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

### HERE'S HOW IT WORKS:

- Members get a \$100 cash reward for every new line when they switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line

### HERE'S HOW TO SIGN UP FOR SPRINT CASH REWARDS:

1. Become a Sprint customer
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



## SCHOLARSHIPS

Scholarship applications for the 2017 Wally C. Ohlfs Scholarship and Brenda Godfrey/Jack Elms Scholarship are now available online. Red Canoe has given more than \$284,000 in higher education scholarships to members.

### WALLY C. OHLFS SCHOLARSHIP

Wally was the founding manager of the credit union, and worked tirelessly for the credit union philosophy; not for profit, not for charity, but for service.

**Scholarship applicants must:** be a high school senior, be enrolling in an accredited school, have a cumulative high school GPA of 3.0 or higher, and be a primary member of Red Canoe in good standing.

### BRENDA GODFREY/JACK ELMS SCHOLARSHIP

The Brenda Godfrey/Jack Elms Scholarship is designed for students returning to college to complete a degree program. This \$1,000 scholarship will be awarded yearly.

