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The Voice of Seattle Metropolitan Credit Union

Summer 2014

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Labor Day: Monday, September 1

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2014 Scholarship Winners

Seattle Metropolitan Credit Union is proud to announce the ten winners of the A.G. "Tony" Marino Scholarship for the 2014-2015 academic year. Each of these winners demonstrates a strong commitment to education, achievement, and community service.

Congratulations to this year's winners!

Top Row: Tristan Springer, Delaney Aucott, Brenna Clausen
Middle Row: Grace Noah, Carol Bell, Kaitlyn Boyd
Bottom Row: Kylie Guenther, Miranda Hoffer, Jessica Lucas
Not Pictured: Siana Danch

About the Scholarships

The Marino Scholarship was created to honor the legacy of Seattle Metropolitan Credit Union's founder, A.G. "Tony" Marino, and his years of service to the credit union. All Seattle Metropolitan members or dependent children of members are eligible for the scholarship program with the exception of Board of Directors, children of either Board Directors or Scholarship Committee Members, and previous scholarship winners. Scholarships are awarded based on academic standing, financial need, and extracurricular activities and/or employment.

Applications for the 2015-2016 scholarship will be available in branches and at smcu.com in February 2015.

Your computer can be a window to your personal life for hackers. Without the right protection, your financial information, personal identifying information, and other sensitive data could be theirs. The good news is protecting your computer is as easy as installing quality anti-spyware and antivirus software and knowing the warning signs of attempts to steal your information.

What are anti-spyware and antivirus software?

Antivirus software prevents malicious content from being installed on your computer, and in case a virus slips through the cracks, it regularly scans your files to detect and remove the virus.

Just like antivirus software protects against viruses, anti-spyware protects your computer against spyware. Spyware is a type of malicious software that monitors a user's computer activity, collects information about a user without his or her knowledge, and then provides that information to a third party.

Don't have anti-spyware or antivirus software?

When it comes to free anti-spyware and antivirus software, be sure to do your research before installing. Scammers are known to disguise viruses and other malware as free software. An alternative is to purchase one of the many reputable, paid options available if you are unsure about downloading a free program.

Visit **bit.ly/free-antivirus-software** for a list of the best free antivirus solutions.

Once you have installed your software, it's extremely important to keep it up to date by installing updates as soon as possible.

More isn't always better.

It only seems logical that the more anti-spyware and antivirus software you install, the safer you'll be, but that isn't actually the case. Using too many of these programs or the wrong combination can actually result in greater vulnerability due to them preventing each other from scanning your files. They can also cause your computer to operate much more slowly. Learn more about coordinating virus and spyware defense at **bit.ly/coordinate-defense**.

What are the warning signs?

One common way spyware, viruses, and other types of malicious software are unknowingly installed on a computer is when the user downloads files from untrustworthy sources, such as opening an attachment in a phishing email.

Phishing is a common tactic scammers use to obtain your information that can take place online, through text messages, and even in person. Scammers are known to pose as someone you might trust and scare you into giving them your information. One example of this is scammers sending you an email pretending to be an employee of your financial institution. They might tell you your debit card is frozen, but that it will be reactivated if you give them your PIN.

Learn more about how to detect and avoid phishing scams on our blog at 7principles.coop.

Deposit Checks with SMCU's Mobile App!

Being a Seattle Metropolitan Credit Union member just got even more convenient. Now you can deposit checks anytime, anywhere with the improved SMCU Mobile App.

Get the SMCU Mobile App today and experience:

- Convenience – Save a trip to the branch or ATM.
- Simplicity – Make a deposit with just a few taps and camera snaps.
- Security – Our app uses cutting-edge security features to protect you and your financial information.

If you already have the SMCU Mobile App, install the latest update to enable Remote Deposit Capture. If you haven't yet downloaded it, you can get it at the Apple App Store or on Google Play.

What you need to know before you start using Remote Deposit Capture.

- **Eligible items**: Personal checks, government/treasury checks, business checks, and cashier's checks.
- **Preparing your check for deposit:** On the back of the check, you will need to endorse the check with your signature and the words "For Mobile Deposit Only".
- **Taking photos:** To make sure your images can be processed, place the check on a dark surface, include all four corners of the check in the photo, and use adequate lighting. To see examples, visit 7principles. coop/rdc.
- **Funds availability:** Deposits will be posted to your account within 1 to 3 business days.
- **What to do with the check after a successful deposit**: Keep your check in a safe and secure location for 30 days, then shred or destroy it.

If you have further questions, please read the Remote Deposit Capture FAQ (7principles.coop/rdc) or call our Contact Center at 206-398-5500.

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SMCU Members Can Save with Sprint

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Invest in America. As a Seattle Metropolitan member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our Members Can Get:

- 10% off of select regularly priced Sprint monthly service
- Activation fee waived (up to $36 in savings)
- Upgrade fee waived (up to $36 in savings)

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit **www.Sprint.com/verify** or download the Invest in America app in iTunes or Google Play to verify your membership.

Stop paying too much for your wireless services. Start saving with the Sprint Credit Union Member Discount today.

Upcoming Events

Come visit Seattle Metropolitan at these great upcoming community events.

- Kirkland Classic Car Show – July 27th – Downtown Kirkland

- Concerts At The Mural – August 1, 8, 15, and 22nd – Seattle Center

- Celebrate Shoreline Cruise-In Car Show – August 16th – Cromwell Park, Shoreline

- Seattle Floating Home Association Tour – September 7th - Lake Union

- Kirkland Chamber of Commerce Golf Tournament – September 22nd – Inglewood Golf Club