



1% EQUITY REBATE*

Don't let another summer pass by without turning your house into the home of your dreams. It's the perfect time to get started.

See **Page 4** for more.



SEATTLE ORIGINAL

Our tribute to this city, and the people who make it an amazing place to call home, continues with the story of Dani Cone and High 5 Pie.

See **Page 5** for more.

ARTICLES

- Car-Buying is Easy with Autoland **Page 2**
- Report Finds Credit Unions Have a Great Impact in the Northwest **Page 2**
- Best Off-Leash Dog Parks in Seattle **Page 3**
- 1% Rebate* on Home Equity Loans through June 30, 2015 **Page 4**
- 7 Best Home Improvement Projects **Page 4**
- Seattle Original: Dani Cone **Page 5**

SPRING CLOSURES

SMCU will be closed Saturday, May 23 through Monday, May 25 in observance of Memorial Day and to upgrade critical systems. Remote banking services, including Online Banking, SMCU-owned ATMs, and the mobile app, will be unavailable on Saturday, May 23. See smcu.com/systemupgrade for details.

NEW ONLINE BANKING COMING SOON

We're proud to announce that in three short months, SMCU will be upgrading your virtual banking experience! Our new online banking will allow you to bank anytime, anywhere—from desktop, mobile and tablet devices—like never before. It's designed to be our most robust, intuitive virtual banking yet. Start getting excited now, and as always, contact us with any questions or comments—we want our members' transition into our new virtual banking experience to be as smooth as possible.

CAR-BUYING IS EASY WITH AUTOLAND®

It's tax return season, and that means a lot of people will be shopping for that perfect car, truck, or SUV. If you're among this group, Seattle Metropolitan Credit Union has you covered with great auto loan rates and a better car-buying experience with Autoland.

Autoland works for you, saving you both time and hassle to get you a fair price on a new or pre-owned vehicle you'll love. There's absolutely no obligation, and your personal Autoland Consultant is available to help you regardless of where you buy your next car.



NO-HASSLE, NO-HAGGLE CAR-BUYING WITH AUTOLAND MEANS:

- Your Consultant does all the work to get your perfect new or pre-owned vehicle at a fair price, including all available incentives.
- Your Consultant will coordinate your SMCU auto loan.
- You'll get a great value for your trade-in.
- Convenient delivery of your vehicle to the SMCU branch nearest you.

Skip the dealer trip! Start your car search online at Autoland.com or call 800-234-6999 today to work with a personal Consultant.

REPORT FINDS CREDIT UNIONS HAVE A GREAT IMPACT IN THE NORTHWEST

ECONorthwest, a firm specializing in evaluating public policies and investments, recently released a report measuring the economic impact of Northwest credit unions in their communities. The study was conducted using detailed information for over 450 credit union branches in the region, survey data, NCUA report data, and CUNA project zip code data. The study followed expenditures from a company as they ripple through the local economy.

In 2014, credit unions in Oregon and Washington had an economic impact of more than \$6.8 billion. Washington's 3.2 million credit union members alone received \$249 million in direct benefits. These dollars went into members' wallets, in the form of better rates and lower fees, and right back into the community.

In addition to operating as not-for-profits that exist solely to serve members, credit unions give back to their communities through fundraising, education, and involvement.

Seattle Metropolitan Credit Union Giving Back Through Year Up

SMCU's CEO Richard Romero knows first-hand what it's like to have a tough start in life. Having grown up in a lower-income, single-parent household, Romero had to overcome enormous odds to achieve success. He is grateful for the opportunities and financial education he got working in the credit union industry, and now he's passionate about giving back to his community in the form of mentorship and education that he didn't have access to as a youth.

Last year, Romero was invited to give a speech to 50 young adults about personal finance at a program called Year Up. Year Up is a one-year, intensive training program that provides low-income young adults with a combination of hands-on skill development, college credits, corporate internships, and support. After receiving overwhelming response, Romero joined Year Up's Leadership Council and mentored a Year Up student, who went on to secure employment at a tech company.

Continued on next page...

...Continued from page 2

While Year Up offered a full gamut of hands-on professional training and life skills, Romero felt that students could also get great benefit from a robust personal finance curriculum. Most students enrolled in Year Up come from underprivileged backgrounds, where basic budgeting and financial planning are not strengths in their home lives. From this light bulb moment, a new educational program was born.



(above: Mr. Romero and his Year Up mentee/graduate Edrei Garcia)

SMCU's Business Development team assembled a three-phase educational program to meet the needs of Year Up participants at all different phases of their professional journeys, both during the program and with a follow-up session for graduates. The pilot seminar was so well received that the full program has been permanently incorporated into Year Up's core curriculum.



Washington credit unions and their employees and members contributed more than \$5.2 million to charitable organizations last year, as well as tens of thousands of donation hours. Over the past several years, SMCU alone has given over 50 other financial education seminars to our members and community, and SMCU employees have spent nearly 1000 hours volunteering at local non-profits.

BEST OFF-LEASH DOG PARKS IN SEATTLE

Sometimes a dog just needs to get outside and run with its own kind. Visit one of these highly-rated dog parks in Seattle for some fun and exercise.



Warren G. Magnuson (Sand Point)

At nine acres, Magnuson is the largest off-leash dog park in Seattle. The off-leash area has a large, flat area that provides ample room for fetching and sprinting, a trail through Magnuson Park, and the only city-sanctioned dog-friendly beach.

Golden Gardens (Ballard)

Towering trees, a rugged coastline, and forest hiking trails surround this one-acre park located in the northern portion of Golden Gardens Park. Dogs enjoy the open space covered in wood chips.

Dr. Jose Rizal Park (Beacon Hill)

Named after Filipino patriot Dr. Jose Rizal, this park offers views of the Seattle skyline and Elliott Bay. The 4-acre off-leash area has plenty of open space for fetch, as well as a gravel walking path.

Magnolia Manor (Magnolia)

This is one of Seattle's newest off-leash parks. The half-acre park has a doggy drinking fountain and ample space for ball throwing. Maintained by a group of Magnolia neighborhood volunteers, this park is very clean and usually mud-free.

Kinnear Park (Queen Anne)

For the dog owner seeking a lush, green respite from the concrete jungle, head to Kinnear Park. Dogs are required to be on-leash in the park's upper portion, which overlooks Elliott Bay. Walk down the steep, winding steps to the off-leash area in the lower section of the park.

Westcrest Park (West Seattle)

Shhh...this is the secret, hidden gem among Seattle dog parks. The four-acre park is situated on a hill and offers a wood chipped dog run, shaded picnic area, and a doggie drinking fountain.

1% REBATE* ON HOME EQUITY LOANS THROUGH JUNE 30, 2015

Take a moment to imagine your least favorite room in your house. Is it too small? Too dark? What if you could transform that room into the room you couldn't wait to show off? And, what if your home could provide the money for its own upgrades?

If you've been putting off major projects or repairs because of high loan rates or low equity, now is the time to get started. SMCU equity rates are some of the best in the Northwest, which means you can get more money for your project for the same payment than you might at other lenders.

As an extra incentive to get started now, we're offering a 1% rebate on your loan. Just open an SMCU Home Equity Loan by June 30, 2015, and we'll deposit 1% of your loan amount into your SMCU savings account, up to \$500. You won't pay origination fees, document prep fees, or some of the other add-on fees you might pay at other lenders. The rebate is also available for refinances.

Even if your home is perfect the way it is, an SMCU home equity loan could still be great for you, especially if you are dealing with high credit card balances, student loans, or other debt. By consolidating your other bills into a home equity loan, you could slash your total monthly payments.

Stop by a branch, visit smcu.com/rebate, or call our loan experts at 855-575-9352 to get started.



*Promotional period will expire June 30, 2015. All loans are subject to approval of membership eligibility requirements. Applies to new home equity loans only; other loan types are not eligible. The rebate of 1% of the approved loan amount, up to \$500, will be deposited into your savings account at loan funding. Member is liable for any and all taxes associated with this rebate and may receive a 1099-MISC tax form from SMCU. This offer is not applicable to Home Equity Lines of Credit or valid with any other offer. SMCU reserves the right to cancel or amend the terms or conditions of this promotion at any time and without notice. Apply online or visit one of our seven branch locations. Existing SMCU loan balances are not eligible for the 1% rebate if refinanced. Contact us for additional details at (206) 398-5500 or toll free at (800) 334-2489. SMCU NMLS#464295

7 BEST HOME IMPROVEMENT PROJECTS TO INCREASE THE VALUE OF YOUR HOME



1. **Remodel the kitchen.** Updates to the kitchen pay off. Many prospective homebuyers are looking for modern, updated kitchens. According to Remodeling Magazine's annual Cost vs. Value Report for 2015, you can expect to recoup 74 to 97.9 percent of your investment on a kitchen remodel. But don't go overboard. Adding an \$80K kitchen to a \$125K home isn't a smart move.

2. **Upgrade the appliances.** If your appliances don't match, consider ordering new doors and face panels from the manufacturer. You might also consider replacing older appliances with new energy-efficient models, which are better for the environment and use less energy. You may even qualify for a rebate through Seattle City Light.

3. **Boost the bathrooms.** Bathroom remodels will recoup 77.6 to 81.2 percent of your investment, according to the Cost vs. Value Report. Like the kitchen, don't go crazy. Install new fixtures, brighten the room with paint, and re-grout the bathtub. A new mirror and light fixtures can easily transform the room.

4. **Remodel the attic or basement.** Instead of trying to add square footage, renovate the existing space in your home. Imagine the attic as another bedroom or a workout area. Convert the basement into a family room. The more versatile the room, the more appeal to potential buyers who can personalize the space. The average cost of an attic remodel is \$49,438. You can expect to recoup about 84 percent of your investment.

5. **Get decked out.** A high return on investment makes adding a deck worthwhile. Decks increase the living area but cost less to build per square foot. In the Seattle area, a wooden deck that costs around \$11,304 to build will recoup an average

Continued on next page...

...Continued from page 4

of 83.7 percent of its value at resale. A composite deck costs around \$16,634 and will recoup an average of 77.1 percent of its value at resale.

6. Boost curb appeal. First impressions count. Enhancing your home's curb appeal can be as simple as scrubbing the siding or adding flowerbeds. Installing a new front door is a fast, inexpensive way to instantly improve your home's appearance and the top ranking home improvement on the Cost vs. Value Report.

7. Improve energy efficiency. A home inspector will note if your home lacks solid insulation or has drafty doors and windows. All of this leads to higher energy use, which costs the homeowner. You can start with small updates, such as adding extra insulation to your attic. Seal cracks around doors, windows, light switches and electrical sockets to prevent energy losses. Drafty, single pane windows may turn off potential buyers. Installing Energy Star-rated windows can help save money on heating and cooling costs. Since buyers expect windows to be in good condition before they buy, replacing them might not significantly add to your asking price, but not replacing them could decrease it.

SEATTLE ORIGINAL: DANI CONE

Where there's a will, there's a way. Dani Cone is all will, and that has resulted in her finding her own unique way in the Seattle community.

As late as her mid-twenties, Dani wasn't sure where her life was supposed to go. To that point, she had spent much of her time working as a barista. She knew that she loved coffee and the sense of community she found every day as she created caffeine-laden masterpieces for the people who tromped up to the counter. So, she decided to take the leap and open her own shop.

Starting a new coffee house in the backyard of the java giants may not have been the easiest way to make a living, but Dani's vision and tenacity paid off. She soon opened three Fuel coffee shops, and business was good. Then, the economy crashed.

Between her customers and her employees, Dani had built a community that was in danger

of sinking beneath the waves of major economic turmoil. She wouldn't give up, but again she was unsure of what to do. What could she do so as not to let down the people who were counting on her?



As she often did, Dani pondered her conundrum over a slice of Grandma Molly's pie. The answer stared back at her from the end of her fork: Pie! As Dani turned to pie for comfort in times of stress, she thought others would too. She realized that pie is a social food, just as coffee is, and the two were a perfect match.

With customary gusto, Dani started baking and selling pie at her coffee shops. Far from simply stemming the economic tide, Dani's pies took on a life of their own. Demand was overwhelming, and before long she opened a full-on wholesale pie business and in time, High 5 Pie, a retail eatery where the community could come, have a slice of pie and a cup of coffee, and maybe for just a minute feel like everything was going to be OK.

ABOUT SEATTLE ORIGINAL

Seattle Metropolitan Credit Union is proud to be a Seattle institution. We have been a part of this community for more than 80 years and are reminded every day how lucky we are to be able to serve the people of this great city. That's why we are excited to present the Seattle Original series, a tribute to this place and some of the unique people who make it what it is.

Visit smcu.com/seattle-original to learn more.

Seattle Metropolitan Credit Union is Federally Insured by the NCUA and is an Equal Opportunity Lender.

