



### WHERE TO WATCH GAMES

Whether you're looking for finer dining, a family-friendly atmosphere, or a no-frills place to watch the game, you'll find it on this list.

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### SMCU MERGES WITH NWBFCU

SMCU is excited to announce its merger with NWBFCU. We welcome NWBFCU members as part of SMCU's membership.

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### FALL CLOSURES

Wednesday, November 11: Veterans Day  
Thursday, November 26: Thanksgiving Day  
Thursday, December 24: Close at 3pm

Friday, December 25: Christmas Day  
Thursday, December 31: Close at 3pm  
Friday, January 1: New Year's Day

### SMCU'S NEW AND IMPROVED ONLINE BANKING

We hope you've had a chance to log into the new Online Banking and download the new SMCU Mobile App. For how-to videos and articles on how to set up Bill Pay, enroll in Text Banking, transfer funds, and more, visit [smcu.com/asksmcu](http://smcu.com/asksmcu).

## CHECKING FOR CHANGE: HELP CHOOSE OUR 2016 COMMUNITY PARTNERS!

Seattle Metropolitan Credit Union is dedicated to giving back to the communities we serve. In fact, we make it a priority. One way we give back is through Feel Good Checking™.

For every Feel Good Checking account opened, we donate \$20 to one of our seven non-profit community partners, who are chosen each year by SMCU and members of our community. Now that 2015 is coming to a close, it's time for you to help decide who our 2016 partners will be.

Through October 23, you can nominate your favorite non-profit organization<sup>1</sup> to be in the running to be an SMCU Feel Good Checking partner at [smcu.com/CheckingForChange](http://smcu.com/CheckingForChange).

## VOTE FOR YOUR FAVORITE FINALISTS FROM NOVEMBER 2 TO NOVEMBER 8

Once the nomination period has ended, SMCU will review the list of organizations and narrow it down to 3 finalists in each of 7 different categories, including our current partners who will be up for re-election. The finalists will be announced on Monday, November 2.

For one week, you will be able to vote for your favorite finalists, one in each of seven categories, at [smcu.com/CheckingForChange](http://smcu.com/CheckingForChange). The results of the vote will weigh heavily in the selection process.

**The 2016 Feel Good Checking partners will be announced on November 23.**

We encourage all SMCU members as well as members of our community to participate. Your voice helps make SMCU a reflection of you, which is an important part of our being a co-op.

## WHAT IS FEEL GOOD CHECKING?

Feel Good Checking is a one-of-a-kind, free checking account with SMCU that benefits both you and the community.

In addition to supporting local non-profits, you'll enjoy the following features with your Feel Good Checking account:

- 6.14% APY on your first \$500<sup>2</sup>
- No minimum balance
- No monthly service fee
- Free checks for life<sup>3</sup>



When you open your Feel Good Checking account, we donate \$20 to your choice of seven non-profit community partners. Through the end of the year, we have a special eighth partner added to the list.

- Seattle Humane
- Seattle Children's Theatre
- Seattle Public Library Foundation
- Seattle Tilth
- New Beginnings
- Bike Works
- Northwest Harvest
- Credit Union Legislative Action Council

Opening a free Feel Good Checking account is easy. Visit [smcu.com/feelgood](http://smcu.com/feelgood) to open an account online, or stop by an SMCU branch.

<sup>1</sup>To be eligible, the nominee must be a registered 501(c)(3) non-profit headquartered in Washington State.

<sup>2</sup>APY is Annual Percentage Yield and is accurate as of 10/1/2015. Rates on savings, money markets, and checking accounts may change after account opening. Account fees may reduce earning on the account. Feel Good Checking accounts pay 6.14% APY on any portion of the account balance at or below \$500 and 0.05% on any portion of the balance above \$500. Minimum requirements for earning dividends: (1) eStatements (2) Direct Deposit. Only one Feel Good Checking account per member.

<sup>3</sup>Free box of checks is limited to Classic style with standard type style and no additional graphics added. Members who choose a different style will receive a once-per-year \$5 credit toward their choice of checks.

## DAY OF SERVICE: SMCU VOLUNTEERS

SMCU was closed on Indigenous Peoples' Day, but our employees didn't take the day off. SMCU staff spent the day volunteering at local non-profit organizations, including Mary's Place, PAWS, City Fruit, Treehouse, King Conservation District, Lifelong, and The Food Bank at Saint Mary's.

At the end of the day, our staff contributed a total of 750 hours of community service. Way to go, team SMCU!



## 12 BEST PLACES IN SEATTLE TO WATCH THE GAME

It's that time of year again—time for Blue Fridays, lucky socks, and weekends spent screaming at the television with fellow fans. If the experience of viewing the game is as important to you as the game itself, get up off the couch and head to one of these top spots for watching football in Seattle. Whether your priority is screen square footage or mouthwatering eats, we've got the venue for you.

### BALLARD

#### **Ballard Loft | 5105 Ballard Ave NW**

This modern, industrial-style space in the heart of Ballard boasts PAC 12 Network access and 16 screens showing all NCAA and NFL games on Mondays, Thursdays, and weekends. For grub, try the beer-battered pickle spears or a ¼-pound beef dog loaded with your choice of 20 toppings. Under-12 patrons can order from the kids' menu. On Seahawks Sundays, the Loft offers a game-day brunch menu and Jack Daniels specials.

### BELLTOWN

#### **Buckley's | 2331 2nd Ave**

Like its Queen Anne location, this classic pub is drenched in college ball memorabilia, with 18 screens and a wide array of local beers. Food is the big draw, including huge portions of garlic tots, buttermilk fried chicken, and a kid's menu.

### CAPITOL HILL

#### **Kessler's | 1703 E. Olive Way**

At Kessler's, a recent addition to the Hill, the focus is on the beer and the sports. Don't come for the food, which is limited to snacks like popcorn and microwaved pizza. Come instead for the cheap drinks, 10 big screens, and quintessential sports bar atmosphere.

#### **Roanoke Park Place Tavern | 2409 10th Ave E**

This cozy neighborhood watering hole at the north end of the Hill is a Seattle institution. Housed in an ivy-covered brick building from the 1920s, the Roanoke has just three screens, but makes up for

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it with 15 taps and a solid menu that goes beyond typical pub food, including house-made salsa and chili. Stretch your legs at halftime with a game of ping pong on the back patio.

## COLUMBIA CITY

**Rookies Sports Bar & Grill | 3820 S. Ferdinand St.**  
Rookies offers 14 TVs, including a 70-incher and even a tiny screen in the men's restroom, all in a cool setting with reclaimed wood floors and bar tops. The menu features local ingredients like Oregon beef and pretzels from Columbia City Bakery. They're not "kid-tolerant," they're "kid-friendly," so bring the entire family.

## FREMONT

**Fremont Dock Sports Bar & Grill | 1102 N 34th St**  
At the Dock, the spotlight is on the Hawks, and you won't miss a single play at this venue with 24 HDTVs inside and two 70-inch screens outside on the deck and in the game day beer garden. A diverse menu includes breakfast and several healthy options, such as a citrus kale salad.

## GREENWOOD

**Bill's on Greenwood | 8560 Greenwood Ave N**  
This popular neighborhood joint wins points for its great pizza, fresh ingredients, and reasonable prices. Watch the game on one of 12 HDTVs while noshing on a chewy, cheesy slice, and come back on Tuesdays for the \$5 steak dinner.

## MAGNOLIA

**Magnolia Village Pub | 3221 W. McGraw St.**  
Beware, Huskies. The Village Pub prides itself on being Seattle's premier WSU bar, packed with screens and Wazzu fans on game day. Sundays feature a full brunch menu and specials on shots and pitchers during the game. Standard pub grub is livened up with offbeat items like a peanut butter bacon burger with raspberry jam and sriracha.

## MAPLELEAF

**Cooper's Ale House | 8065 Lake City Way NE**  
With 20 microbrews on tap, seven HDTVs, darts,

pool, a solid pub menu, and a fun neighborhood atmosphere, Cooper's has the right balance for a casual sports bar. If you're hungry, don't miss the "totchos"—tater tots topped with cheese, bacon, jalapenos, tomatoes, and salsa.



## SODO

**Triangle Pub | 553 1st Ave.**

There's no shortage of sports bars near the stadiums, but none have the history or character of the Triangle, housed in a century-old flatiron building. Small screens are tucked everywhere in this tiny, quirky pub, which gets seriously crowded on home game days. Stop in for good prices on beer, sausages on the outdoor grill, and serious game-day energy.

## UNIVERSITY DISTRICT

**Duchess Tavern | 2827 NE 55th St.**

The Duchess is an old-school Dawg hangout with a game room, multiple screens, and a nice variety of local brews on tap. Here you'll find standard pub food, pool tables, shuffleboard, and a fireplace on the back patio. Dogs are welcome, so bring along the pooch.

## WEST SEATTLE

**The Westy | 7908 35th Ave SW**

This upscale bar with rustic, minimalist decor offers a diverse menu with creative cocktails, great happy hour specials, and healthy meal options (even sautéed broccoli makes an appearance). Huge flat screens lined up on the walls will ensure you don't miss a play, but if you need a break, try your hand at skee ball or shuffleboard, or check out the repurposed lockers from UW in the back.

## SMCU MERGES WITH NWBFCU



SMCU is excited to announce its merger with Northwest Baptist Federal Credit Union (NWBFCU). As of October 1st, the credit union welcomes NWBFCU as part of SMCU's membership.

As a faith-based credit union active since 1958, NWBFCU membership comes from the congregation of Mount Zion Baptist Church, the oldest African American church in Seattle. Its charter also includes the central Seattle community, as well as the employees of American Baptist Churches of the Northwest who work in WA, ID and MT.

"The Board of Directors of NWBFCU and I made a decision to pursue a merger opportunity with SMCU in an effort to provide a significant expansion in services and facilities to its members," said Robert Coleman, CEO of NWBFCU. "SMCU's member benefits, rich history with the City of Seattle, and strong commitment to build prosperity in local communities make us confident that this merger will have a positive impact on Northwest Baptist members."

"We are excited about everything that Seattle Metropolitan Credit Union has to offer NWBFCU members," said Richard Romero, CEO of Seattle Metropolitan Credit Union. "This merger will be mutually beneficial for both membership bases by offering SMCU members the opportunity to strengthen their credit union's position with the addition of assets and growth, while also offering new Northwest Baptist members affordable and expanded financial services at a trusted, community-minded institution."

With this merger, Northwest Baptist members will enjoy a great increase in member benefits, including a full suite of loans (real estate and business), credit cards, checking, and deposit services. Members will also have access to expanded locations through SMCU's branches and ATMs in the Greater Seattle area, as well as the Shared Branching Cooperative Network.

## PHOTOS WITH SANTA AT SMCU

Save the date for a family-friendly event with SMCU this December.

Stop by your nearest SMCU branch for cookies, cider, and a picture with Santa! You will receive a free 4x6 copy of your photo. Digital copies will also be available.

We will be collecting canned and nonperishable food donations for the Ronald McDonald House.



### DOWNTOWN

Monday, December 7 | 9 to 11am

### GEORGETOWN

Wednesday, December 9 | 4 to 6pm

### KIRKLAND

Friday, December 11 | 11am to 1pm

### LYNNWOOD

Friday, December 11 | 4 to 6pm

### NORTHGATE

Wednesday, December 9 | 9 to 11am

### RAINIER

Monday, December 7 | 4 to 6pm

### SOUTHCENTER

Saturday, December 12 | 10am to 1pm

## SAVE ON HOLIDAY SHOPPING WITH THESE HOMEMADE GIFT IDEAS

Gift-giving season is coming soon. Whether you're naturally crafty or just looking for a truly unique gift, these do-it-yourself ideas will lend your holiday a handmade touch and prevent you from overspending this season.

Visit [smcu.com/gifts](http://smcu.com/gifts) for more gift ideas, photos, and how-tos for each item.

### Peppermint Sugar Scrub

Just a few simple ingredients—sugar, coconut oil, and essential oil—combine to make an inexpensive but indulgent body scrub. The minty scent will serve as a refreshing wake-up on even the gloomiest winter mornings.

### Terrarium Kit

This basic kit, which includes a glass jar, planting material, and a printable instruction card, makes it easy to get started. All the recipient supplies is some water and a tiny plant or two.



### Chocolate Bark

A customizable recipe for chocolate bark gives you plenty of options for making the perfect treat to satisfy any sweet tooth. Flavors include s'mores, toasted coconut, and more.

### Teacup Candles

Mismatched or thrift-store teacups turn into charming candles in this surprisingly easy project. In addition to teacups, all you need is a tin can, wax and wick (available at hobby stores), and a few household items.

### International Spice Mixes

The food lover on your list will appreciate a world tour of culinary spice mixes, homemade by you. Recipes include mixes from Asia, South America, and the Middle East.

## PROTECT YOUR FAMILY'S FUTURE WITH THE FAMILY SECURITY PLAN®



None of us like to think about it, but if you were to die, would your family have the financial wherewithal to stay in your home? Would your children be able to complete their education? With The Family Security Plan® on your side, you can confidently say “yes.”

Many of us don't have adequate savings to make sure our loved ones would be taken care of in the case of our untimely death. That's why Seattle Metropolitan Credit Union has partnered with The Family Security Plan (FSP) to help our members build a foundation for a secure future.

You may be relying on the group life coverage you get through work, but did you know that if you leave your employer, that policy may no longer cover you or your family? The protection of an FSP Whole Life policy can follow you through your entire working career and even into retirement.

Whole Life Insurance provides permanent insurance protection. You have the flexibility to choose the benefit and premium amount that best suits your individual and family needs.

SMCU is excited to be able to offer this benefit to our members. For a personal consultation with a dedicated Family Security Plan Representative, call 855-789-4976, or visit the following site: [familysecurityplan.com/whole-life-insurance](http://familysecurityplan.com/whole-life-insurance).

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

