



APPLY FOR A \$2000 SCHOLARSHIP.

SMCU will award 10 \$2,000 scholarships for the 2016-2017 school year.

See **Page 4** for more.



LATINA STYLE BUSINESS SERIES.

SMCU is proud to be sponsoring this year's Latina Style Business Series in Seattle.

See **Page 5** for more.

ARTICLES

- Car-Buying is Easy with Autoland
Page 2
- How and Where to Recycle Anything in Seattle
Page 2
- Win a \$2000 Scholarship
Page 3
- The SMCU VISA is Getting Even Better
Page 4
- Volunteer Election Results
Page 4
- Latina Style Business Series
Page 5

SPRING CLOSURES

SMCU will be closed Monday, May 30, in observance of Memorial Day.

CONGRATULATIONS TO SEATTLE ORIGINAL, MIKE BETHEA

SMCU would like to congratulate the Rainier Beach boys basketball Head Coach and Seattle Original, Mike Bethea. The Rainier Beach Vikings won their fourth state title in five years this past March after beating O'Dea High School in the Class 3A state tournament. Keep up the good work Vikings, we're rooting for you!

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.
- You can have your vehicle delivered 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.

HOW AND WHERE TO RECYCLE ANYTHING IN SEATTLE

Love of the outdoors is part of our culture here in Seattle. Lush forests, snow-capped peaks, and sparkling waters make the Pacific Northwest a fantastic place to live and play. Earth Day is a perfect time to consider how we can keep this landscape clean and beautiful for generations to come. One way is to make sure recyclable, reusable, and hazardous materials stay out of landfills and waterways.

You may be surprised by how many items can be recycled in King County. Appliances, computers, TVs, batteries, light bulbs, and even old clothes and bedding can all be diverted from landfills. Many of these items are not accepted in curbside bins and must be disposed of at hazardous waste sites or through vendors that will refurbish or recycle them properly.

If you've been wondering what to do with your unwanted stuff, we've got answers here.

The Basics

The City of Seattle recycles about 60% of its garbage and aims to recycle 70% by 2025. To help reduce the need for landfills and prevent pollution, make sure you know what goes in your home recycling and yard waste bins by reviewing the quick guide for King County, link available at smcu.com/recycle.

Yard waste, including food scraps and food-soiled paper, is recycled locally into compost, a valuable resource used by local parks and home gardeners. In fact, city and county laws prohibit yard waste from being disposed of in curbside garbage bins. For tips on composting and reducing food waste in King County, link available at smcu.com/recycle.

Appliances

Most major appliances can be recycled or reused. Some, such as refrigerators, freezers, and air conditioners, contain chlorofluorocarbons (CFCs), which means they must be handled properly. Companies like Total Reclaim and 1 Green Planet will accept appliances in any condition via pick-up or drop-off. Newer, working appliances may be donated to charities like Habitat for Humanity.

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Batteries

Batteries contain toxic chemicals that can leach into the environment, contaminate soil and water, and accumulate in wildlife and humans. While tossing a handful of batteries in the trash may not seem like a big deal, it adds up, around 180,000 tons of batteries are discarded in the U.S. every year. In King County there are plenty of options for throwing out used-up batteries so they won't harm the environment—or us.

Household batteries, including alkaline, button, rechargeable, and motor vehicle batteries, are accepted at hazardous waste collection facilities around King County. Visit smcu.com/recycle, or check the Wastemobile schedule for convenient disposal in your community.

Rechargeable batteries (look for the symbol on the battery) can be recycled at retail locations that participate in the Call2Recycle program, such as Staples, Radio Shack, Best Buy, and Maple Leaf Ace Hardware. Visit the Call2Recycle website for a list of Seattle-area locations, link available at smcu.com/recycle.

Motor vehicle batteries, also known as lead-acid batteries, must be disposed of at special facilities. In Washington State, retail locations that sell vehicle batteries are required to also accept used vehicle batteries for recycling. Visit your local auto-parts dealer or search for vendors on the King County website, link available at smcu.com/recycle.

UPS (uninterruptible power supply) batteries, also known as battery backups, are devices that keep computers running for a short period of time after a power failure. These devices usually contain lead-acid batteries. Some locations that recycle vehicle batteries also recycle UPS batteries, as do companies like 3RTechnology and Friendly Earth. For a complete list, please visit smcu.com/recycle.

Confidential Documents

Are there piles of ancient bank statements, tax forms, or checkbooks cluttering up your closet? Some businesses, such as FedEx and the UPS Store, will shred and recycle these for a small fee (typically around 99 cents per pound). The process is totally secure and can save you time if you have a large amount of paper to shred. See a list of other vendors on the King County website, link available at smcu.com/recycle.

WIN A \$2000 SCHOLARSHIP

We are now accepting applications for the A.G. “Tony” Marino Scholarship Program. SMCU will award ten \$2,000 scholarships to qualified students for the 2016-2017 academic school year. The application deadline is June 30, 2016. We will announce scholarship recipients in early August.



About the Scholarships

This scholarship program honors Mr. Marino, SMCU's founder, and his many contributions to the credit union. All SMCU 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 must be postmarked **no later than June 30, 2016**. To be considered, each applicant must include all required documents with the scholarship application, which includes the following:

1. School transcript or equivalent
2. A minimum of two current letters of recommendation
3. Responses to all three essay questions on the application (max of two sheets of paper)

Applications can be downloaded at smcu.com/scholarships, or you can pick one up at any of our branches. Please submit completed applications by June 30, 2016, to any SMCU branch location or by mail.

THE SMCU VISA IS GETTING EVEN BETTER!

Because we are in business to bring you the best products and services possible, we're always excited when we can tell you about a change that we think will make a positive difference in how you do your banking. That's why we're pleased to announce that we upgraded to a new VISA® credit card provider that will bring some great new features to the SMCU VISA.

New SMCU VISA Card Features

UChoose Rewards® with Cash Back

We're excited to bring you a new rewards program called UChoose Rewards that will allow you to redeem your points for travel, merchandise, and gift cards. But that's not all. With UChoose Rewards you will be able to Redeem your cash for points.

24/7 Cardholder Service

No matter what time of day or night you need help with your card, you'll be able to get it from one number. Whether you need to report a lost or stolen card, dispute a charge, or just get a copy of a past statement, our VISA support staff will always be available for you.

EMV Chip Technology

EMV chip technology has been the standard in most of the rest of the world for years and has shown to be extremely effective in fighting credit card fraud. Now it's making its way to the U.S. You may have already seen the new credit card chip terminals at your favorite merchants, and you will soon be able to use them with your SMCU VISA.

Unique Card Numbers for Each Signer/User

This is another security feature designed to make it more difficult for the bad guys to steal your credit card information. Even though the card numbers will be different, all of the purchases for the account will appear on the same statement, so you will still be able to easily keep track of your spending.

2016 VOLUNTEER ELECTION RESULTS

The results of the 2016 Seattle Metropolitan Volunteer Elections were announced at the 2016 Annual Meeting held on April 13 at the Downtown Headquarters.

THE 2016 SMCU BOARD OF DIRECTORS



First Row: Shari Storm, Todd Boze, Jim Yearby,
Second Row: James Trefry, Bruce Stedman, Robin Shuler,
Third Row: Lawrence Metz, Andrea Zachary (Associate Board Member)

THE 2016 SMCU SUPERVISORY COMMITTEE



First Row: Ken Astrein, Gary Skinner, Deborah Atkinson,
Second Row: Sandra Phillbrook, Binah Yeung

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WHAT ARE THE BOARD'S RESPONSIBILITY?

One-hundred percent democratically elected by the membership, the Board is made up of five members, each holding a three-year term. Board members meet each month to review and evaluate all aspects of the credit union including: setting the vision for the credit union, building a strategic plan, approving the annual operating budget, and overseeing the credit union's financial soundness and service levels. Additional responsibilities include serving on special SMCU Committees, such as the Corporate Citizenship Committee, the Finance and Budget Committee, and the Technology Committee. Board members also represent the credit union at community events.

For more information about SMCU's Board of Directors or Supervisory Committee, please visit smcu.com/boardofdirectors.

LATINA STYLE

LATINA *Style* Business SERIES

SMCU is proud to be sponsoring this year's Latina Style Business Series (LSBS) in Seattle. For 18 years, LSBS has been empowering Latina Entrepreneurs from all across the United States and is the most successful ongoing business-development program for Latina business owners in the nation. Over 33,000 Latina entrepreneurs and professionals have benefited from their participation in this dynamic and ground-breaking business program.

Our CEO, Richard Romero, will co-chair the event and will be there to give his comments to the assembly. SMCU's VP of Business Solutions, Erica Erdozain, will participate in a roundtable discussion called "Accessing Capital: Building Strong Businesses."



Join us on Thursday, May 26, 2016, from 7:30am to 3:30pm at the Renaissance Seattle Hotel for an exciting day of presentations and conversions focused on:

- How to do business with the top US corporations
- How to provide your team with essential tools for ensuring your business's success
- How to incorporate social media into your marketing efforts
- How to access the profitable corporate supply chain
- How to analyze the effectiveness of your brand and image
- How to embrace technological innovations to enhance your business operations
- How to balance your business and personal life in a meaningful way

If these are areas that you believe would help enhance your business, sign up online at latinastyle.com/seattle-business-series-52616, by Friday, May 20, 2016, for the early bird registration.

We hope to see you there.

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

