

## Scappoose Branch Celebrates its LEED-Certification!!



### Entertainment:

**Raeann**  
(from Raeann's Groove)

**Pockets the Clown**

**Face Painting/Tattoos**

**Discount Family Portraits**  
(Sahagian Photography)

We like to sponsor community events, such as fairs, car shows, parades, and more. We also enjoy coordinating some of our own celebrations, so we invite you to our:

### Community Appreciation Day

**Free Barbeque!**  
**Wednesday, August 17**  
**11:00 a.m.—2:00 p.m.**  
**Veteran's Park, Scappoose**

This summer we are celebrating our *LEED-Certification* for our new Scappoose Branch with a Community Appreciation Day at Veteran's Park in Scappoose.

Activities include a free barbeque, games, prizes, plus informational booths to help raise awareness about recycling and energy efficiency.

We invite members and residents to join us for some fun, prizes, information – and a free barbeque!◇

## Go Green Checking

Our *Go Green Checking* has quickly become one of our most popular checking account options. Especially for members that value earning a high rate of return on their deposits (they can earn a bonus rate each month by simply meeting the account transaction requirements).

Many members also appreciate *Go Green Checking* for its commitment to the environment. This includes statements by email, recycled plastic Debit Cards, and electronic transactions. Maybe it's time you made the switch to 'green', too?◇



See Page 2 for more  
**Green Products**  
from Wauna FCU

**Weatherization Loans**

**Low-cost Financing  
for Energy Efficient  
Vehicles**

**Energy-efficient  
Appliance Loans**

## Weatherization Loans Program

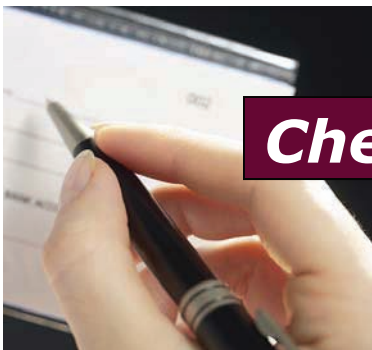
We offer a special, low-rate loan program for residents of Columbia and Clatsop Counties.

If you're a home owner in either county, you may be eligible for a weatherization loan to make improvements to your home, or to purchase energy-efficient appliances.

Financing is based on guidelines, including:

- \* Household income
- \* Mortgage is current
- \* Loan can be used only for weatherization purposes

Ask for a Weatherization Loan brochure — or view one on our Web site.◊



### How "Opt-In" Protects You

When you Opt-In, your Wauna FCU Debit Card will not be denied when making purchases. If the automatic *overdraft protection* service does not completely cover the amount of your purchase, your Opt-In status will activate our helpful Courtesy Pay service to authorize the expense.

When Courtesy Pay is activated, you will incur a Non-Sufficient Funds fee (NSF) of \$30 per transaction.

You must Opt-In to add the Courtesy Pay service for added protection when using your Debit Card. Please contact the Credit Union for more details or to Opt-In.◊



## Energy-efficient Appliance Loans

Forget high-priced store cards! Why purchase energy-efficient appliances to save money, only to continue wasting money with high-cost financing from a retail account.

Before you shop, contact Wauna FCU for a low-cost personal loan. Then shop with confidence knowing you are saving money in every way.◊

## Low-cost Auto Loans for Hybrids

Here's a winning combination: save your family money with a low-cost auto loan that puts you behind the wheel of a fuel-efficient vehicle. Plus, enjoy even more savings when you drive by fuel stations — instead of stopping to drain your wallet!

When you are ready to shop for Hybrids or other fuel efficient vehicles, get your financing pre-approved at Wauna Federal Credit Union. Our rates and terms will make your friends 'green' with envy.

If you already own a 'green' vehicle financed elsewhere, move it to the Credit Union and earn a 1% cash rebate (for the value of the loan), plus our low-rate financing!◊

## Checking Account News

### Being "Opted-In" Means Not Having Your Debit Card Denied

Imagine the embarrassment if you were to have your Debit Card denied with a cart full of groceries already bagged — and no other means to make payment. Now imagine the faces on the long line of impatient customers standing behind you!

A majority of our members have chosen to Opt-In to protect themselves from this type of situation. Have you?

During the summer of 2010, legislation was enacted that restricts financial institutions from automatically covering

Debit Card transactions by consumers, unless the consumer has notified their financial institution they wish to Opt-In.

Once a consumer authorizes their Opt-In, their financial institution can activate products (such as our Courtesy Pay) to ensure their Debit Card transactions are not denied due to Non-Sufficient Funds.

Opt-In means protection for our members when using their Debit Card. Not sure if you did the Opt-In? Contact us for details.◊

