



## letter from the President

**No matter where life's journey leads us, there are those who help open doors and light the path along the way.**

I recently found myself reflecting on the influences and individuals who helped me to first fall in love with the credit union industry and become the leader I am today. Our former CEO Byron Edgett was one of those people.

Byron was born in 1945 and passed away in July of this year. He grew up in Northeast Spokane and graduated from Rogers High School before attending business school and enlisting in the Marine Corps in 1965. He launched his credit union career in the early 70s at Kaiser Mead Federal Credit Union. His career path led him to Coulee Dam FCU and finally to Spokane Federal Credit Union (SFCU) where he was named CEO in 1976.

Byron was the CEO when I arrived at SFCU to work in human resources. From the very beginning, his priority was to assure that the people we hired were committed to providing the personal, thoughtful, and effective service we're so proud of today. He was instrumental in creating a culture of innovation, connection and always staying focused on member service, setting the stage for us to evolve and be who we are today. When Byron retired, Susan Blain took the reins as CEO, continuing to grow those behaviors and values, and most recently I have been fortunate enough to step into that role.

[read more ...](#)



Charlotte Nemec  
President/CEO



# member appreciation month!

**come celebrate with us**

**Member Appreciation Month is Oct. 1 – 21!**

At Canopy, our members are at the center of everything we do. That's why every year we like to take time to let you know just how much we appreciate you. **Join us in October for treats, giveaways, special offers, discounts – and more.**

[learn more about Member Appreciation Month](#)

Thursday, October 21st

# 1-day-only personal loan special!

Consolidate your credit cards and high-interest loans with rates as low as **5.99% APR\*** up to qualifying amount.

**1-day-only personal loan details:**

- Rates as low as 5.99% APR\* up to qualifying amount
- 36-month term
- Application must be received on 10/21/2021
- No internal refinances

*\*Annual Percentage Rate. May vary based on approved credit. Fixed rates range from 5.99% APR - 15.99% APR. Membership required prior to loan closing. Payment Example: If you borrow \$3,000 at 5.99% APR for 36 months your monthly payment will be \$92.00.*

learn more about the 1-day-only personal loan special



## Help With Rent loan

**Pandemic relief is ending and the housing shortage and rising rent have people wondering what to do. A Help With Rent Loan may be just what you need.**

If your housing situation is uncertain or your income has been affected by the long pandemic and you don't know what to do next, talk to us about our Help With Rent Loan to help provide you some peace of mind! We have set aside \$150,000 designed to provide emergency loan assistance to those who need help paying rent or utility bills due to income losses resulting from COVID-19.

Our Help with Rent Loan offers 0% APR\* for up to \$2,000 and up to 18 months to pay off the balance. Your first loan payment won't be due for up to 100 days.\*\*

Qualifying is simple. Just demonstrate proof of need (loss of income due to furlough, layoff, reduced time, etc.) and provide a copy of your rental agreement and verification of the amount currently owed.

To learn more, call us at 509.328.2900 or [apply online](#).

*\*Annual Percentage Rate.*

*\*\*Payment is amortized over approximately 15 months. This is a limited offer and can expire at any time. Only one Help with Rent loan per household.*

apply for a Help With Rent loan now



## financial coaching helps members create pathways to their financial goals and dreams

Our certified financial coaches are trained to help you recognize and overcome obstacles, solve problems and achieve goals. They can help show you how to create and stick to a budget, build your credit, pay down debt, plan for a new vehicle, home, or vacation – or simply create a savings plan to provide the security and confidence you need to get where you want to go.

Call or [visit our website](#) to set up a coaching appointment today. We'll take the time to get to know you and understand your unique situation then work to provide the encouragement and practical skills you need to succeed with your money.

As our Community Development Officer Kurtis Kelly likes to say, "We may not know each other yet, but you can rest assured – we can't wait to meet you and help create a plan to turn your financial dreams into realities." [Find out more](#) about Canopy's Financial Coaching services today.

[set up a financial coaching appointment](#)

## Member testimonial:

*"Recently refinanced my car with Canopy and the experience was so quick and so easy! Coming from someone who's struggled with credit and loans in the past, Canopy made the whole process stress-free and exciting. Would recommend them to everyone!"*

– Katie

## Canopy Justice Roast helps fuel the future for students at Lumen High School

Each quarter we collaborate with Ladder Coffee to donate 30% of proceeds from the Canopy Justice Roast to a different, local non-profit. This year's third quarter recipient is Lumen High School. Join in and help generate funds for this incredible school while enjoying a delicious and locally made coffee blend. Stop by and buy a bag of Canopy Justice Roast at any Ladder Coffee location or [order it directly online](#). 30% of proceeds from each bag will go directly to Lumen High School!



[Lumen High School](#) is a public charter school dedicated to serving the needs of teen parents in our community. The school provides a program of high academic standards, a specialized early learning center, and wrap around services designed to help meet the needs of teen parents and their children in an environment of understanding, encouragement, accountability, and support.

In fact, our Community Development Officer, Kurtis Kelly teaches financial literacy classes there so that Lumen's students can continue to acquire the knowledge and skills they need to create a solid financial future. We're thrilled to support these students and their families!

buy Canopy Justice Roast today



## meet your new CFS Financial Consultant

We are excited to introduce you to Rick Hoskins – your CFS Financial Consultant, through [CUSO Financial Services, LP \(CFS\)](#)!

Rick is passionate about turning your financial concerns into financial confidence and helping you take the guesswork out of investing. Schedule a no-obligation phone appointment today:

<https://canopycu.cusonet.com/advisor/rick-hoskins/>

## other stories in this edition:

- [employee anniversaries](#)
- [loan rates](#)
- [Canopy leadership](#)
- [holiday closures, office hours and locations](#)



contact us

visit our website

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Canopy Credit Union | 509.328.2900 | [www.canopycu.com](http://www.canopycu.com)

STAY CONNECTED

