

» letter from the President

Welcome to the online banking edition of inside Canopy!

One of life’s major challenges is understanding how to thrive in an ever-changing world. If adapting and learning new technology has taught us anything, it’s that the latest, greatest, most mind-blowing-est technology we’ve ever experienced was in the process of being revolutionized before

we even found it. Something new and exciting is always coming – more often sooner rather than later.

At Canopy Credit Union, it’s no different. We’ve listened to you, our members, and taken the time to find an online banking platform that provides the performance and features you’ve been asking for. What that means for you is a new online banking system that’s faster, more user-friendly and intuitive, and packed with powerful (and fun) features that are both easy to use and designed to make managing your money simpler and more effective than ever. So get ready: **the next generation of online banking is coming – Monday, January 11, 2021.**

Once you log in, you’ll discover enhanced products and services, an intuitive user-experience, updated design and easy navigation. We’ve also added a fun new budgeting tool, an updated messaging portal and much, much more.

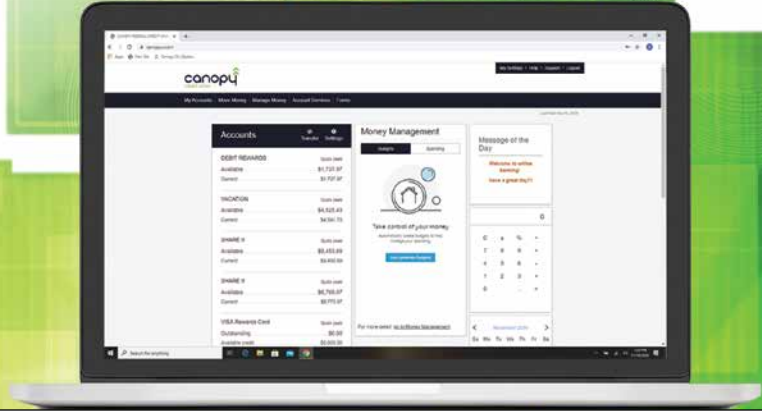
At Canopy, we’re committed to being more than just another financial institution. Our first and most important duty is to you. We care about your future and are dedicated to providing you with expert financial advice, the best in technology and tools, and a genuine willingness to listen to, and understand your story!

We are here for you. Welcome to the future. Welcome to Canopy Credit Union. Here you grow.

Charlotte



Charlotte Nemec
President & CEO



» new online banking features will make your life (and your money) easier to manage

Principal-only loan payments

Our new online banking will enable you to make principal-only payments. All you need to do is make sure you’ve made your regular monthly payment – including interest. Then, with a separate transaction, apply additional funds to make principal-only payments whenever you like.

Debit card loan payments

In the new platform, you’ll be able to use your debit card from another financial institution to make your Canopy loan payments within online banking for a small fee of \$4.95. No need to call in for this service anymore!

But why use a non-Canopy debit card when you can use your Canopy card and earn rewards with our Free Rewards Checking account? Find out more at www.canopycu.com/kasasa.

Pay multiple bills from a single screen

Our new Bill Pay portal will make it easy.

Have questions? Need help? Live chat makes it simple

A new feature will enable live chat with a Member Advocate securely within online banking during business hours from 7:30 am to 6:00 pm, Monday through Friday.





» upgrade checklist

There are a few things that will be changing when we move to our new online banking platform. Utilize this checklist to make sure you're as prepared as possible:

- Make a note of all your Scheduled and External Transfers (they will not move over to the new platform).
- Account and security alerts will work differently on the new system. Consider making a note of your current alerts for ease when adding them back into the new system. Your current alerts can be found in online banking under Settings > Alerts.
- If you use our budgeting tool, Track Every \$, write down or screenshot your current settings so you can re-create them in our new Money Management platform.
- Collect a list of your saved payees in Member to Member. These will not transfer to the new system.
- Be ready to download our new mobile app on January 11th from your App Store. **The previous app will no longer function starting January 11th.**
- You will need to "Sign Up" for the new online banking platform after GO LIVE on January 11th. You'll choose a username (can NOT include your member number) and a password that includes the following:
 - Minimum length: 8 characters
 - Maximum length: 32 characters
 - Must include at least one number
 - Must include at least one special character

If you have any additional questions or concerns, feel free to contact us at 509.328.2900 or inquire@canopycu.com.

» welcome to Canopy Card Controls

Canopy Card Controls puts the power to manage your Canopy debit and credit cards right at your fingertips. When you login to our new online banking portal on January 11th, you'll be able to set-up and manage a wide array of features, controls, and alerts to help keep you on top of debit and credit card spending, payments and much, much more – all from the screen of your smartphone or computer.

You're the boss – use Canopy Card Controls to set notifications and alerts, spending limits, and more.

Set transaction controls – You can set specific dollar amount limits that put you in charge of the what, when, where, and how much you spend.

Be in the know, right now – Canopy Card Controls allows you to set real-time alerts so that you see every attempted and declined transaction. Control your card use by setting limits by store type – like gas and groceries, or for travel expenses like hotels, airline tickets, ride-shares and restaurants. Change settings anytime you want and update your transaction controls to match your spending needs – it's that easy.

You win, bad guys lose – Canopy Card Controls' Fraud Protection features allow you to turn your card off when you're not using it to protect yourself against fraud. Real-time alerts keep you informed when your card is used or declined.

Parental controls – We were all kids once and sometimes it's just easier to ask forgiveness rather than permission when spending mom and dad's money. Canopy Card Controls allows you to control your dependent's spending on a debit or credit card. Set charge limits on their card by selecting specific store types and transaction amount.



» introducing the new Money Management tool

Our new online banking portal offers much more than just a place to review transactions or transfer funds. Smart features like our new Money Manage-

ment tool can help you organize your budget so you save, spend and invest more efficiently and transparently.

Our Money Management tool allows you to create your budget from scratch or through the power of smart technology. The new tool has the ability to auto-create a customized budget for you based on your history of deposits, spending, borrowing, and other transactions.

With this Money Management tool you can:

- add or edit your budget categories
- see progress in your budget categories – like paying down loans or checking on the progress of your savings plan and/or retirement accounts
- see your overall net worth month by month
- set goals and review projections to see when you'll meet them
- add accounts from other financial institutions to review your entire financial picture in one convenient spot

Get more control, greater transparency, and see a view of your financial future with our new online banking Money Management tool.

GIVING TUESDAY

» Giving Tuesday, giving hope, giving together

For our 5th Giving Tuesday celebration, our staff split into seven teams and each received \$500 to donate to a non-profit close to their hearts. By splitting up into seven different groups, we were able to expand our giving throughout the Spokane area during a time of great need.

Here are the seven charities we supported on this special day:



The Isaac Foundation enhances the lives of your friends and family touched by autism and other special needs through educational, emotional and financial support programs.



Rescue4All: The name Rescue4All came to be as an adaptation of the last line in the Pledge of Allegiance “and justice for all.” This is the *Rescue4All Pledge of Animal Allegiance*: “We pledge allegiance to the animals, suffering from cruelty and neglect. We are a refuge that exists to help you, to save you. One caring safe haven, enduring, with love and Rescue4All.”



Ronald McDonald House Charities of the Inland Northwest provides a “home away from home,” free of charge, for families with critically ill or injured children accessing medical care in our region.



SMILE (Single Moms in Life Empowerment) is a non-profit organization that aims to empower single mothers with support and resources to overcome the common challenges of single-motherhood.



American Childhood Cancer Organization Inland Northwest's unique mission is to help each family cope with life during childhood cancer treatments and rebuild their lives after cancer from the experienced perspective of those who have been there before.



Higher Ground Animal Sanctuary is a non-profit with the mission to “Rescue homeless animals or animals in need, offer a place of refuge to peacefully live out their lives, and share our work and their stories to create opportunities for humane education – thus creating a greater rescue culture.”



Vanessa Behan Crisis Nursery helps parents who are having difficulty providing safe shelter and care for their children. They may be dealing with issues as complex as substance abuse, domestic violence and homelessness. Or, they may just be exhausted and worn-out from the demands of parenting.



Need a hand with your holiday expenses?

our holiday loan can help:

- **12.00%APR*** fixed with a 12-month term
- **same rate for all credit scores**
- **borrow up to \$3,000**

Questions? Call us at 509.328.2900 or visit www.canopycu.com/holiday-loan to apply today.

*Annual Percentage Rate, based on approved credit, no other discounts apply. Loan must be approved and disbursed by January 31, 2021.

» loan rates

- **Auto** fixed rate as low as **2.49% APR***
- **uChoose Rewards® Visa Card** non-variable rate as low as **9.90% APR***
- **Home Equity Line-of-Credit** fixed rate as low as **3.75% APR***

*Annual Percentage Rate, as of 9/1/2020. All rates, terms, conditions can vary and are subject to change. All loans subject to credit approval. Additional fees may apply. • Auto rates range from 2.49% APR to 17.24% APR, up to 60-month term. Lowest rate includes 0.25% off for automatic payment and 0.25% off for additional services. Other rates and terms available. • uChoose Rewards® Visa Card rates are non-variable and range from 9.90% APR to 18.00% APR. • Home equity line-of-credit rates for LTV 80% or less, range from 3.75% APR to 14.75% APR. Lowest rate includes 0.25% off for automatic payment and 0.25% off for additional services. Estimated credit union and third party fees range from \$1543 to \$3720.

» did you know...

... That as a member of Canopy Credit Union, you're eligible to be elected to, and vote for, the Board of Directors? If you or someone you know would be a great addition to our Board, we're taking nominations right now for three positions. Please send a résumé to:

Nominating Committee
P.O. Box 2519
Spokane, WA 99220-2519

Résumés must be received no later than December 31, 2020.

5-year anniversary

Renée ~ Real Estate Advocate



I became a member in 2015 and liked how my husband and I were treated. So much so, that I inquired about a job opening. Later that same year my opportunity to become part of the Canopy team came true and it's been one of the smartest decisions I've made.

holiday hours

Canopy Credit Union will be closed to observe:

- **Christmas Eve**
Thursday, December 24
closing at 1:00 pm
- **Christmas Day**
Friday, December 25
- **New Year's Day**
Friday, January 1
- **Martin Luther King, Jr. Day**
Monday, January 18

Many services are available 24/7 through ATMs, EDNA, our mobile app or online banking at www.canopycu.com.



Board of Directors

Ted Parrish - Chair
Mark Nelson - Vice Chair
Sherri Lynch - Sec/Treas
Diane Blashill - Director
Art Hayashi - Director
Gloria Skibbie - Director
Jaime White - Director
Randy Ramos - Associate
Barb Richey - Associate
Bill Bell - Director Emeritus
Bob Ely - Director Emeritus
Clint Francis - Director Emeritus
Ed Goss - Director Emeritus
Mike VanCleave - Director Emeritus

Supervisory Committee

Joyce Durrant - Chair
Marian Frobe - Member
Allen Gilbert - Member

office hours

Main Branch:
601 W. Mallon Ave.
9:00 am - 5:00 pm, Mon - Fri

North Branch:
1212 W. Francis Ave.
9:00 am - 5:00 pm, Mon - Fri

Valley Branch:
13105 E. Sprague Ave.
9:00 am - 5:00 pm, Mon - Fri

Our lobbies are currently open by appointment only. Schedule at www.canopycu.com or give us a call at 509.328.2900.

Main, North and Valley Branch Drive-Ups:
7:30 am - 6:00 pm, Mon - Fri



Federally insured by **NCUA**

ATMs

Canopy Credit Union ATMs and ATMs with the CO-OP logo are surcharge-free for you. To find a CO-OP ATM, view "Locations" on our website or mobile app, text a zip code to 91989 or call 1.888.748.3266.



canopy
credit union

Phone: 509.328.2900
EDNA: 509.328.8887
E-mail: inquire@canopycu.com
www.canopycu.com

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inside
canopy

PO Box 2519 Spokane, WA 99220-2519

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» coming January 11, 2021

online banking:
the next generation

Welcome to the online banking edition!

In this issue, learn about exciting new features, such as:

- principal-only and debit card loan payments
- Canopy Card Controls
- our new Money Management tool, and much more

Also included: a checklist to prepare for the upgrade!

The time has come... to say goodbye to the printed version of our *inside Canopy* newsletter. Beginning March 2021, *inside Canopy* will be online only. We'd love to have your current email address so you continue to stay informed about news and events at Canopy Credit Union. Please contact us through Secure Messaging in online banking, text us at 509.309.0492, or give us a call at 509.328.2900.