



letter from the President

We're excited to open our doors again and we want you to know we're always here when you need us!

As life slowly returns to something like normal, we're reminded of how grateful we are for our long term members, the newer members we've only met just recently and for the committed team members who make working at Canopy a labor of love.

We face every new day with renewed commitment to helping you achieve your financial goals, whatever they may be. We're ready to look beyond the obvious to find new, unique, and creative ways to serve you. It's our goal to fill your Canopy experiences with honesty and transparency and maybe even delight and an occasional surprise. We're dedicated to making the moments you spend with us amazing (and full of WOW) — so that you'll always leave feeling valued and cared for.

We want you to know when we say "your story matters," it's more than just a slogan. We spend the time it takes to get to know you; to understand your story, and to help you make clear and achievable plans for your financial future.

read more ...



Charlotte Nemec President/CEO



Finance or refinance your vehicle with us and **breeze through up to 100 days** before your first loan payment is due! We've extended this offer through the end of July! Rates are as low as:

- car or truck: 2.49% APR* fixed
- RV, boat or motorcycle: 3.49% APR* fixed

Apply now: mobile app, online, in person or give us a call today at 509.328.2900.

*Annual Percentage Rate. Rate may vary based on approved credit, up to 100% financing, up to 60-month term, includes 0.25% off for automatic payment and 0.25% off for additional services. Other rates and terms are available. Advertised motorcycle rate is for street legal only. Refinances must be from another lender. Interest will accrue up to the first 100 days, and your first payment may apply to interest only. Loan must be approved and disbursed by July 30, 2021.

apply now

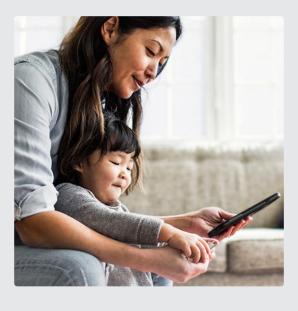




Real Estate Advocates who put your needs first

Our home loan process is customized to fit your needs and we have some of the lowest home loan rates in Spokane! Whether you're a first time home buyer or looking for a home equity loan, our Real Estate Advocates, Renée, Leah and Jessica have fantastic home loan financing options for you.

check out our real estate loans



we're excited to share that your Canopy Visa credit card now has access to ID Navigator Powered by NortonLifeLock™

Once you sign up, you'll have access to the following complimentary benefits:

- Dark Web Monitoring
- Data Breach Notifications
- Stolen Wallet Assist
- One-Bureau Credit Monitoring Alerts¹
- Credit, Bank & Utility Account Freezes
- Restoration Assist
- US-based Member Services & Support

learn more about this benefit

Visa fraud text alerts

As part of our commitment to your security, we've implemented a NEW fraud prevention service available to ALL members. And the best part? You don't have to do anything to redeem it! Starting today, you'll receive text messages whenever there is a flagged transaction on your Canopy Visa Debit and/or Credit Card. You'll have the option to reply YES if the purchase is valid or NO to void the transaction. Make sure to save the number 37268 in your phone so you recognize when you receive these important notices.

These texts will be sent to your primary phone number on your account. Not sure what number you have listed? Give us a call or log in to online banking and chat with us via secure chat!

If you don't have texting capabilities, you'll continue receiving any suspicious activity alerts via phone call from our Canopy Fraud Services phone number 877.253.8964.



learn more about fraud text alerts



The next time you visit one of our Canopy branches, you'll find colorful "You are welcome here" signs. These are small ways we are continuing to act on our commitment to building a diverse and inclusive community for EVERYONE!



"I wanted to make sure that Canopy gets the praise that they deserve for the efficient, fast, very professional and stress free service!

I was recommended by a friend to refi through them because the big mortgage company that I was currently going through never got back to me even though I called, left a message and I even left a request for help on their website. Canopy got a hold of me in less than 24 hrs and made everything as convenient for me as possible and at my pace. Thank you for not making me feel like a number. You guys are awesome!"

- Payeng

We want you to know you are safe and welcome in any of our locations.

learn more about our commitment



estimating your retirement income needs

We all know how important it is to plan for your retirement, but where do we begin? Check out these 6 ways you can begin estimating your specific needs based on your goals and many other factors!

Canopy Justice Roast

We're thrilled to share our first-ever coffee collaboration with Ladder Coffee, the Canopy Justice Roast!

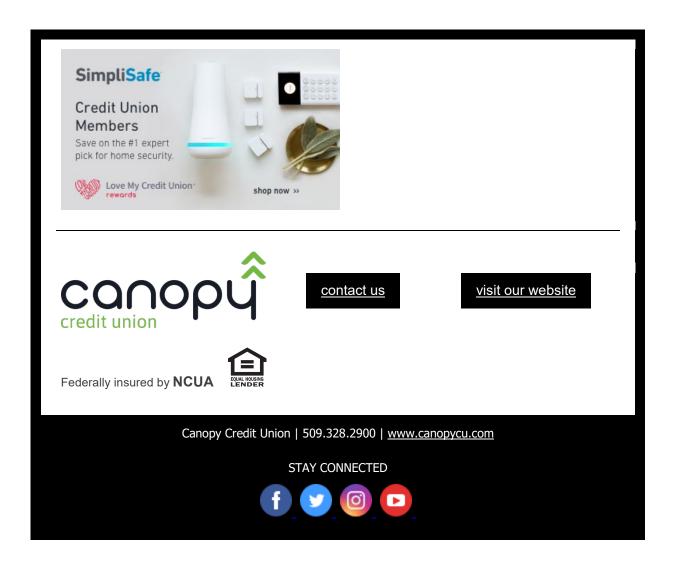
Each quarter, 30% of the profits from every bag sold will be donated to a non-profit in our community. Buy a bag today and help support The Carl Maxey Center and the incredible work they're doing! Plus, you'll enjoy some DELICIOUS coffee if we do say so ourselves.

buy Canopy Justice Roast today



other stories in this edition:

- loan rates
- Canopy leadership
- holiday closures, office hours and locations



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