

Wauna Names Employee of the Quarter

Wauna Federal Credit Union has selected Sue Whitton as the employee of the quarter. Whitton was chosen because she always provides excellent service to members and employees. Whitton is a supportive team player with an infectious positive attitude. She goes the extra mile to make everyone feel welcome and important. Whitton gives her best every day by dressing professionally, improving her industry knowledge, and stays late until the job is done. Her singing and song writing skills are the icing on the cake.



Wauna Employee of the Quarter, Sue Whitton.

The Employee of the Quarter is recognized at an all team meeting, receives a gift basket of their personal favorite goodies and chooses between an extra paid day off or \$100.

Wauna Provides Stability During Crisis on Wall Street

In what is becoming an increasingly difficult and uncertain economic situation throughout the United States and the rest of the world, locally owned and operated credit unions remain a safe and secure place for communities to do business. Wauna Federal Credit Union, headquartered in Clatskanie, is one of those places.

Although local communities are concerned about the national economy and corporate financial institutions, Clatsop and Columbia counties have not seen the level of excesses that led to the current crisis on Wall Street. Membership driven financial institutions do not have management incentives or motivation to engage in riskier lending practices. Locally owned and operated financial institutions are more conservative in nature and have a greater understanding of their community needs. Local financial institutions can benefit from tightening by national lenders through leveraging local knowledge and authority to manage loan portfolios.

"We still have the ability to make the same loans," said Vernonia branch Manager Pam Weller. "We can still do refinances and home equity loans- those decisions are made locally and in-house- the same as they were before the credit crunch."

National financial markets currently show the advantage of depositing money in a local financial institution with strong, sound and consistent earnings. Wauna Federal Credit Union is a locally owned and operated financial cooperative. Third quarter financials show growth in Assets (\$115.5 million, up \$10.8 million in nine months), Deposits (\$103 million, up \$12.5 million in nine months), and Loans (\$97 million, up \$2.8 million in nine months). The income contribution to member equity was \$490,464, a \$147,982 increase from last year's third quarter income contribution. A combination of strong financial growth and not participating in sub-prime or exotic mortgages allow Wauna Federal Credit Union to continue making loans to members.

"We have a number of products and options available for our members," said Weller. "Our goal is to work with people to find options for their credit needs."

Member shares at a credit union are insured by the NCUSIF (National Credit Union Share Insurance Fund) for up to \$100,000 per member for share accounts or \$250,000 for IRA accounts. NCUSIF has a reserve ratio of 1.24% compared to the FDIC reserve ratio of 1.01% midway through 2008. According to the NCUA (National Credit Union Administration) website, not one penny of insured savings has ever been lost by a member of a federally insured credit union.

Wauna Federal Credit Union has branches in Astoria, Clatskanie, St Helens, Vernonia and Warrenton. Everyone in Clatsop or Columbia counties is eligible for membership. For more information, call our toll free number 1.800.773.3236.

Intruder Alert - Safe Computing Practices

By Burt Tschache

I was recently going to teach a Computer Security class at our local learning center, but the class was canceled as only one person had enrolled. Now, either our area has an abnormal abundance of knowledgeable computer security experts, or people cannot be bothered with computer security for one reason or another-- until it's too late!

Since I also own a computer support business, I know it is the latter rather than the former. I've heard all the excuses: "I only read my email so I don't need a computer security package," or "I have a computer security package, but it keeps on asking if I want to update it and I say no, because it interferes with my Internet," or "Computer security suites are so expensive and they just want your money."

In addressing the three major excuses, I can tell you that most of the computer security breaches occur via email. Even the email that may have come from a friend could be infected and the friend would not know it if they do not have a solid computer security suite installed.

Not updating your computer security suite is akin to living in a high-crime area and not locking your doors and windows. You may be lucky for awhile, but eventually someone is going to break in. There are new variants of viruses, adware, malware, and phishing and spoofing scams created on a regular basis. Unless you keep your computer security up to date, you could be in for a rocky stretch of road.

As far as the cost of a computer security suite, you can get a 3 - 6 year subscription to a good security suite, contingent upon which one you get, for the price you will pay to have your computer cleaned and reconfigured so you can use it again. Trust me on this-- I have brought numerous computers back from the dead.

The vast majority of computer problems are created by people that have no idea what they are doing. They merely use software others have created to cause havoc on your system. There are professional miscreants out there, and some that get well paid for creating havoc on computers and networks. Even the best of the computer security suites have just an even chance at keeping out a professional that wants to cause harm to or take over your computer. No computer security suite is 100% safe. If a professional wants in, chances are they will get in, if they are sufficiently knowledgeable and motivated.

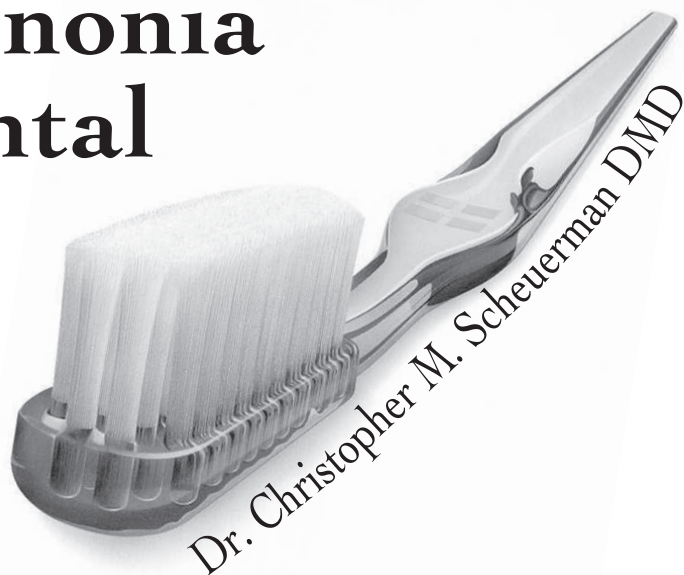
The good news is that professionals are not really interested in the majority of us. We're small potatoes. However, there are those that create bot-nets on unprotected computers. Bot-nets are networks of computers that have code installed on infected systems just waiting for execution to send spam, phishing emails, spoof emails, or even create a denial of service attack on an Internet site. The pros have gotten so good at this that unless you are a very savvy computer user, you probably would not notice.

If you take away anything from this article, make sure that you are protected with a good, up-to-date computer security suite that includes antivirus software; a firewall; adware and spyware protection; and phishing and spoofing alerts, so you become part of the solution and not part of the problem.

Burt Tschache is the owner of B&B Computing in Vernonia. He can be reached at bnb998@msn.com or 503 -429-0817.

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