### What is a Credit Score? Seminar may help your economic future

Wauna Federal Credit Union is sponsoring a Credit Score Enhancement Seminar on Monday, January 26, from 6-9:00 p.m. at the Vernonia Scout Cabin.

Your credit score affects you in many areas, such as insurance premiums, employment, and loan requests. Yet, most of us don't know what our credit score is or how to find out.

Go to the seminar to get an-

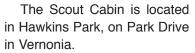
swers to questions like:

· What is a credit score?

- · How do I read a credit report?
  - · What affects the score?
  - What hurts my score?

· What can I do to improve my score?

The seminar is free. However, seating is limited. Call 503-429-8031 to reserve your place today.



## Update on Lewis & Clark Bridge

The full bridge closure scheduled for 9:30 p.m. on Sunday, January 4, to 5:30 a.m. Monday, has been can-

#### Power restored to all **WOEC** areas

#### From page 1

service to the Timber and Vernonia substations was lost due to a tree falling on the BPA transmission line to Timber. Service was quickly restored by re-routing service from WOEC's alternate feed out of Chapman.

Early on Monday, about 2:15 a.m., the Chapman-to-Vernonia feed was lost. A thorough examination of the line found no cause for the outage.

According to WOEC General Manager Russell Green, the power loss probably resulted from a tree striking the line and tripping the breaker, then falling to the ground without causing any other damage.

Service was restored to Vernonia by 7:00 a.m. and to most other areas by 1:00 p.m.

celled. Instead, a two-hour full bridge closure is now scheduled for 3:30 a.m. to 5:30 a.m., January 5, to allow crews to move the bridge deck panel transport equipment across the bridge.

Full closures are presently scheduled from 9:30 p.m. to 5:30 a.m. from Monday. January 5, through Thursday, January 8, and again Sunday, January 11, through January 15.

All closures are subject to weather conditions and may have to be rescheduled.

#### Contact numbers for Lewis & Clark Bridge

- Toll Free Lewis & Clark Bridge Deck Replacement Project Hotline: 1-866-427-4630

- Project Web Page: (Follow the Project Update link to the monthly calendar) www.wsdot.wa.gov/projects/lewi

sclarkbridge - Lewis & Clark Bridge Deck Replacement Project E-mail: lewis

clarkbridge@wsdot.wa.gov - Highway Advisory Radios:

- Kelso, WA AM 1580
- Rainier, OR AM 530



## Burch and Olson named Outstanding Employees

has announced Heidi Burch and Jo Olson as Outstanding Employees for the First Quarter of 2004.



#### Heidi Burch

Burch, a Member Service Representative at the Vernonia Branch, was recognized by her peers because, as the press release said "...she's awesome with the members." Burch's

Wauna Federal Credit Union friendliness and knowledge about the existing membership and Vernonia FCU procedures were also cited as a tremendous asset.

> "The merger of Vernonia FCU and Wauna FCU has been a great experience for me" Burch said. "I feel so lucky to be a part of such a positive change to Vernonia. It's been great getting to know all the Wauna employees and its members."

Olson, a Member Service Representative at the Astoria and Warrenton Branches, received recognition from her peers because of her ability to promote a team spirit for Halloween and Christmas. She is also a hard worker at the Warrenton and Astoria branches. and never hesitates to help whenever and wherever she is needed.

Olson thanked her fellow employees for the honor.

Burch and Olson will each

receive a \$50 Gift Certificate and lobby recognition in all three branches.



Jo Olson

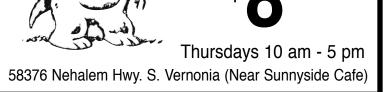


New Extended Phone Hours From 8:00am~7:00pm Plus....

# a New Toll-Free Number! 1 - 800 - 275 - 6434

At SHCFCU we strive to make it convenient for you to have someone available when you have a question. Our friendly, well trained Member Service Representatives are now available from 8am-7pm to answer your questions or connect you to the person that can.

Also, to allow our members who live or work outside the local calling area access to us without being charged, or members out of town on business or away on vacation, we've added a toll-free number! Now we are just a free phone call away!





# St. Helens Community Federal Credit Union

St. Helens Scappoose Rainier 503-397-2376 or 1-800-275-6434 www.shcfcu.org