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## Just call and we'll do the math for you Slash your interest payments with credit union refinancing

**LIKE MANY OF US**, you're probably working hard to save money – skipping your daily latte, clipping coupons, and turning down the thermostat. That's why, if you have credit cards or loans with another lender, you won't want to miss one

of the biggest saving opportunities of all: refinancing with School Employees Credit Union. ((1025))

We charge no fees, and our low loan rates can put hundreds of dollars back in your pocket. Here are just two examples:

### Home Equity Loan (fixed): 5.99% - 6.99% APR\*

Here's what you'll save over the life of a 180-month fixed-rate home-equity loan by refinancing at our low **5.99% APR\***:

IF YOUR BALANCE IS:	AND YOUR CURRENT APR* IS:	6.75%	7.75%	8.75%	
\$20,000	\$ 1,499	\$ 3,531	\$ 5,628		Your savings!
\$40,000	\$ 2,998	\$ 7,061	\$ 11,255		
\$60,000	\$ 4,498	\$ 10,593	\$ 16,883		

### Visa Credit Card: 7.65% - 9.65% APR\* with AutoPay

Here's what you'll save in just one year by moving your balances to our **7.65% APR\* Visa**:

IF YOUR BALANCE IS:	AND YOUR CURRENT APR* IS:	12.90%	18.90%	23.90%	
\$5,000	\$ 263	\$ 563	\$ 813		Your savings!
\$10,000	\$ 525	\$ 1,125	\$ 1,625		
\$15,000	\$ 778	\$ 1,688	\$ 2,438		

(Visa Credit Card: 7.90% - 9.90% APR\* without AutoPay)

In both good times and challenging times, your credit union is all about saving you money. Please [click here](#) or call 1-888-628-4010 to see how we can help you!



\* APR = Annual Percentage Rate. Rates are subject to change. Certain restrictions and conditions apply to all rates listed here. The rate for which you qualify will be determined by your personal credit history. Please [click here](#) or call us for details.



## Speaking of saving ... earn 7.71% APY\* on your savings and checking balances

**WHEN YOU USE** automated electronic deposits (like direct deposit) and e-Statements, you will earn **7.71% APY\* on balances up to \$750** in both your savings and checking accounts. (If you're under age 25, you

qualify simply by using e-Statements.) In just one year's time, you'll pocket an **extra \$96** in dividends if you have both a savings and checking account earning **7.71% APY on balances of \$750**. ((4368))

\*APY = Annual Percentage Yield. See the box at right for offer details.

## Don't face financial worries alone

**IF TODAY'S TOUGH ECONOMY** has put a crimp in your day-to-day finances, we can help. As part of your membership, you're entitled to confidential financial counseling (by phone) with BALANCE, one of the nation's leading financial counseling services. Because we've prepaid your fees, you can use BALANCE services FREE, including:

**Toll-Free Infoline.** Certified counselors are available to answer your questions about money management and other personal finance topics. ((96166))

**Money Management Counseling.** Take a closer look at your spending and savings habits, and develop an action plan to meet your goals.

**Debt Management.** If the bills are starting to pile up, BALANCE can review your options and even provide a structured repayment plan.

This is a value-packed service – even if you aren't facing financial difficulties.

BALANCE professionals will work with you to create a financial plan so you can achieve your financial goals, whether you want to buy a home, pay for college, or fund your retirement. To learn more about BALANCE, [click here](#), then click the BALANCE logo.

### Get a 15% price break on TurboTax®

Membership pays – again! [Click here](#) to go to our Home page, then click the TurboTax icon and get a 15% discount on America's No. 1 tax-preparation product on the Web. ((137015))

### Don't let winter weather stop you from paying bills on time

If recent snowstorms and flooding have kept your mail from being picked up or delivered, turn to our safe, secure, FREE Online Bill Payer and Presentment, which lets you manage your bills from any computer. It's easy to use and you'll never risk a late bill payment again! [Click here](#) to watch a demonstration of Online Bill Payer.

### Why Pay More?

<b>New &amp; Used Auto</b>	<b>4.49% - 10.49% APR*</b>
<b>Home Equity</b>	<b>5.99% - 6.99% APR*</b>
<b>Visa® Credit Card with AutoPay</b>	<b>7.65% - 9.65% APR*</b>
<b>Motorcycle</b>	<b>4.99% - 10.49% APR*</b>
<b>Graduate Education</b>	<b>6.00% - 9.75% APR*</b>

\*APR = Annual Percentage Rate. Your personal credit history will determine the rate for which you qualify. Visa rates shown assume repayment via AutoPay and reflect a .25% discount. All other rates shown assume repayment via direct deposit or payroll deduction and reflect a .50% discount. Auto loans for qualifying hybrid vehicles receive an extra .50% discount. All rates, terms, and availability are subject to change without notice. [Please click here](#) for the most current rates and a complete list of loans offered.

### Anticipated Dividends

Computed Daily, Compounded and Paid Quarterly

CURRENT RATE APY

#### Accounts with Direct Deposit/Payroll Deduction & e-Statements

##### Savings Accounts

For balances up to \$750.00 **7.50%** **7.71%\***

For balances \$750.01 and over **1.75%** **1.76%\***

Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of 1.75% and 1.76% APY on any account balance.

#### Accounts with Direct Deposit/Payroll Deduction & e-Statements

##### Checking Accounts

For balances up to \$750.00 **7.50%** **7.71%\***

For balances \$750.01 and over **.50%** **.50%\***

Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of .50% and .50% APY on any account balance.

#### Coverdell

**Education Savings 4.00% 4.06%**

**Traditional IRA 3.00% 3.03%**

**Roth IRA 3.00% 3.03%**

Rates and yields may change at any time at the discretion of the Credit Union's Board of Directors. The annual percentage yield (APY) is accurate as of the last dividend declaration date. No minimum balance is required to earn the APY shown above. Fees or other conditions may reduce the earnings of the account. A \$5 deposit is required to open a savings account and maintain membership. \$50 is required to open a checking account.

\*APY = Annual Percentage Yield. All members who make recurring direct or payroll deduction deposits to their savings account or checking account and receive e-Statements for those accounts will earn 7.71% APY on any amount up to \$750 in their savings account and 7.71% APY on any amount up to \$750 in their checking account. For amounts over that, they'll continue to earn the credit union's regular competitive rates. The benefit will be limited to one savings and one checking account receiving e-Statements and direct deposit/payroll deduction per primary account holder. For members with multiple savings and checking accounts, the rate will be applied to the accounts that have been open the longest. Youth accounts (Savvy Savers, Choices, and e-Visions) qualify without automated deposits. Specialty accounts like IRAs and UTTMA trusts are ineligible. Terms and conditions of this program are subject to change without notice. Please [click here](#) or contact us during regular business hours for details.

### Advisory Committee

Dr. Peter Ansingh <i>Yakima</i>	Sue Barnard <i>Shelton</i>
John Deeder <i>Vancouver</i>	Burton Dickerson <i>Quincy</i>
Cuahtemoc Escobedo <i>Seattle</i>	Michael Green <i>Woodland</i>
Dr. Michael Henniger <i>Bellingham</i>	Bruce Hobert <i>Mukilteo</i>
David Hollingsworth <i>Spokane</i>	Dr. Ken Hoover <i>Monroe</i>
Dr. Thomas Keegan <i>Port Angeles</i>	Harjeet Sandhu-Fuller <i>Tacoma</i>
Eugene Schmidt <i>Bridgeport</i>	Dr. Thomas J. Rockefeller <i>Mead</i>
Jason Thompson <i>Pullman</i>	Darcy Weisner <i>Walla Walla</i>

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Mary H. Johnson <i>Director Emeritus</i>	

### Supervisory Committee

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