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Visa checks can save you thousands ...

... **WHEN YOU USE THEM** to transfer balances from your high-rate bank and store credit cards to our low-rate, no-annual fee **Visa®**. ((1063))

Simply write the checks (up to your available balance) to pay off each of your other cards. Your balances are automatically transferred to your credit union Visa.

The chart on the right shows how much you'd **save in just one year** by transferring \$15,000 in debt at 18.90% to our 7.65% APR* Visa!

Call us at 1-888-628-4010 to order your Visa checks today. Or, if you don't yet have a credit union Visa, please call to apply or complete our [online application](#).



Annual interest paid on:
\$15,000 @ 18.90% APR = \$2,835
vs.
\$15,000 @ 7.65% APR = \$1,148
a savings of \$1,687 per year!

Save on ATM fees! Your credit union continues to pay all fees for you to use ATMs belonging to the **CO-OP Network** and **NW Credit Union Alliance**, which includes machines at **7-Eleven** stores. [Click here](#) for a list of no-surcharge ATMs.

Why Pay More?

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

*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.

Summer's a great time to show your children the magic of saving

IF YOUR CHILDREN WILL BE EARNING money this summer for babysitting or weeding the garden, don't miss this teachable moment to introduce them to the wonders of compounding dividends.

Open a [youth account](#) for each of them and, as long as your children use [e-Statements](#), they'll

earn **7.71% APY**** on any amount up to \$750 in their savings and/or checking accounts. (For amounts over \$750, they'll continue to earn the credit union's competitive rates.)

Please [click here](#) for a Youth All-Services MasterApp, visit www.secuwa.org or to have an application mailed to you, e-mail us at marketing@secuwa.org.

MONEY-SMART tip of the month

Make sure you're earning 7.71% APY** on your savings and checking

Don't miss out! Adult members qualify to earn **7.71% APY on the first \$750** in their primary accounts when they use both [e-Statements](#) and [automated deposits](#).

With this bonus rate on both your savings and checking, you could pocket \$112 in dividends each year! ((14591)) See the "Anticipated Dividends" box for details.

Squeeze in more summer fun with Online Banking

DON'T WASTE PRECIOUS SUMMER sunshine driving to a branch to do your banking! Online Banking lets you quickly and safely manage your accounts or pay your bills, whether you're relaxing at home or vacationing anywhere in the world:

- ✓ check balances
- ✓ make payments or apply for loans
- ✓ get bank-to-bank transfers
- ✓ reorder checks
- ✓ view your credit card activity
- ✓ much more.

To see what Online Banking can do for you, [click here](#) and click "Demo" in the Online Banking login box on our home page. ((14529))

If you're reading this at work, you could qualify for credit union membership!

Click to verify your [eligibility](#) and [apply online](#). Or, call us weekdays at 1-888-628-4010 for an application. ((1630227))

Winners named for the Robert J. Handy Most-Effective Administrator Award

CONGRATULATIONS to principal **Phil Williams**, Lyle School District; principal **Melissa Stevenson**, Wahluke School District; and superintendent **Polly Crowley**, West Valley School District in Spokane. They're the winners of the 2009 Robert J. Handy Most-Effective Administrator Award. They'll share \$10,000 in prize money that they can use for training or to spread the word to other school districts about their successful programs.

Winners were chosen among small, medium, and large school districts by the Washington Association of School Administrators. The award is sponsored by PEMCO Foundation and named after School Employees Credit Union and PEMCO founder Robert J. Handy.

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 **1.00%** **1.00%^{††}**

Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of 1.00% and 1.00% 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

3.50% **3.55%**

Traditional IRA

2.50% **2.52%**

Roth IRA

2.50% **2.52%**

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.

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Burton Dickerson <i>Quincy</i>	Michael Green <i>Woodland</i>
Dr. Michael Henniger <i>Bellingham</i>	Dr. Mary Alice Heuschel <i>Renton</i>
Bruce Hobert <i>Mukilteo</i>	Dr. David Jones <i>Bothell</i>
Dr. Rick Jones <i>Poulsbo</i>	Dr. Bill Keim <i>Olympia</i>
Dr. Jean Lane <i>Richland</i>	Dale McLaughlin <i>Spokane</i>
Dr. Thomas J. Rockefeller <i>Mead</i>	Denise Rollin <i>Bothell</i>
Harjeet Sandhu-Fuller <i>Tacoma</i>	Dr. Nancy Stowell <i>Spokane</i>
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Supervisory Committee

Carl E. Tingelstad, *Chairman*
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