

[HOME](#)   [NEWS](#)   [RATES](#)   [ATM LOCATIONS](#)   [ACCOUNTS & SERVICES](#)   [CONTACT US](#)



That's how much you can win in bill reimbursement when you use our eco-friendly Online Bill Payer instead of paper checks to pay your bills!

On the first business day of each month through Jan. 4, 2010, we'll reimburse one randomly selected member for every bill he or she paid to a vendor the previous month using our free Online Bill Payer system, **up to \$5,000.** ((200410))

You're automatically entered in "Pay

Green, Win Green\*\*\*" simply by using *both* Online Bill Payer and e-Statements. You'll get one entry for each bill you pay, so the more you use Online Bill Payer, the greater your chances to win!

If you still haven't tried Online Bill Payer, take a quick peek at how easy and convenient it is! Just click "Demo" in the Online Banking box on our [Home page](#).

\*\*\* "Pay Green, Win Green" is a promotional contest of chance. For complete contest rules, please [click here](#).



Let our **low-rate loans** tame your back-to-school expenses!

### 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% - 9.90% 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                      |
|---|--------------|--------------------------|
| <b>Accounts with Direct Deposit/Payroll Deduction &amp; e-Statements</b>  |              |                          |
| <b>Savings Accounts</b>   |              |                          |
| For balances up to \$750.00   | <b>7.50%</b> | <b>7.71%<sup>†</sup></b> |
| For balances \$750.01 and over  | <b>.75%</b>  | <b>.75%<sup>†</sup></b>  |
| <small>Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of .75% and .75% APY on any account balance.</small> |              |                          |
| <b>Accounts with Direct Deposit/Payroll Deduction &amp; e-Statements</b>  |              |                          |
| <b>Checking Accounts</b>  |              |                          |
| For balances up to \$750.00   | <b>7.50%</b> | <b>7.71%<sup>†</sup></b> |
| For balances \$750.01 and over  | <b>.50%</b>  | <b>.50%<sup>†</sup></b>  |
| <small>Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of .50% and .50% APY on any account balance.</small> |              |                          |
| <b>Coverdell</b>  |              |                          |
| <b>Education Savings</b>  | <b>3.50%</b> | <b>3.55%</b>             |
| <b>Traditional IRA</b>  | <b>2.50%</b> | <b>2.52%</b>             |
| <b>Roth IRA</b>   | <b>2.50%</b> | <b>2.52%</b>             |

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.

<sup>†</sup> 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 UGMA 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<br><i>Yakima</i>        | Dr. William C. Bonaudi<br><i>Moses Lake</i> |
| Burton Dickerson<br><i>Quincy</i>         | Michael Green<br><i>Woodland</i>            |
| Dr. Michael Henniger<br><i>Bellingham</i> | Dr. Mary Alice Heuschel<br><i>Benton</i>    |
| Bruce Hobert<br><i>Mukilteo</i>           | Dr. David Jones<br><i>Bothell</i>           |
| Dr. Rick Jones<br><i>Poulsbo</i>          | Dr. Bill Keim<br><i>Olympia</i>             |
| Dr. Jean Lane<br><i>Richland</i>          | Dale McLaughlin<br><i>Spokane</i>           |
| Dr. Thomas J. Rockefeller<br><i>Mead</i>  | Denise Rollin<br><i>Bothell</i>             |
| Harjeet Sandhu-Fuller<br><i>Tacoma</i>    | Dr. Nancy Stowell<br><i>Spokane</i>         |
| Jason Thompson<br><i>Pullman</i>          |   |

### Board of Directors

|   |                                       |
|---|---------------------------------------|
| Borje O. Saxberg <i>Chairman</i>            | Richard S. White <i>Vice Chairman</i> |
| Sandra M. Kurack <i>Secretary-Treasurer</i> |                                       |
| Brian L. Benzel                             | Linda S. Cowan                        |
| Shirley Liu-Hodgson                         | Roger A. Reimer                       |
| Richard A. Rutkowski                        | Carl E. Tingelstad                    |
| Mary H. Johnson <i>Director Emeritus</i>    |                                       |

### Supervisory Committee

|                                     |
|-------------------------------------|
| Carl E. Tingelstad, <i>Chairman</i> |
| Peggy Filer      Steve M. Pouley    |

### MONEY-SMART tip of the month

## Sure-fire ways to stretch your hard-earned dollars

**ALL OF US** are looking for ways to make our money go further. Here are three of our favorites:

**Automate your loan payments.** You may qualify for reduced rates, and you eliminate the risk of credit-damaging missed or late payments. ((182152))

**Pay off high-interest debts first** and consider consolidating loans through our low-

interest Visa, a tax-advantaged home-equity loan, or a line of credit.

**Review bills to see if "bundling" services** like TV, phone, and Internet with the same company can save you money. Ditto for your auto and home insurance.

[Click here](#) for more financial-education information on our website. ((215343))

## Your Visa® may not work at gas pumps in Canada

**THE NEXT TIME** you fill 'er up in the Great White North, you'll likely have to pay inside at the cash register rather than at the pump, owing to some recent changes in Visa card security.

Canada and much of Europe has switched from magnetic stripe and signature security (what we use here in the United States) in favor of cards with an embedded computer chip used in combination with a PIN. Many pay-at-the-pump card readers

north of the border already have been converted to accept chip-type rather than magnetic stripe cards. All are required to go chip-only by the end of 2010.

Your Visa cards are **still welcome** in Canada. It's just that you'll need to walk inside to swipe your card and sign the receipt at the register.

Currently, the United States has no plans to convert to chip and PIN security.

## WIN! Your e-mail address could be worth \$200!

**DID YOUR MONTHLY STATEMENT REMINDER** arrive at the best e-mail address for you? If not, it's easy to change! To verify and update the contact information we have for you, just log in to Online Banking and click "Forms" and "Update Account Information."

Your e-mail address is more than a fast, environmentally friendly way for us to share information with you. It could be your ticket to winning \$200 in our monthly prize drawings. You're automatically entered to win simply by

having your e-mail address on file with us. Please [click here](#) for complete contest details. ((215369))

We safeguard your e-mail address with a strict privacy policy and never use e-mail to transmit sensitive financial information. E-mail communication is an important way we reduce costs for paper, printing, and postage. Then, we pass those savings along to you through lower loan rates, higher dividends, and more free services.

**Good luck in the drawings!**

If you spot your account number above in double parentheses, call us at 1-888-628-4010. You may have just won \$100.