

Wishing you a wonderful new school year!

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3.74% APR



Auto loan rates slashed to near-record lows

FOR A LIMITED TIME, YOU CAN CREATE your *own* auto-buying stimulus plan with our **ultra-low 3.74% - 9.49% APR*** auto rates.

We've made these bold rate cuts to help you keep more money in your pocket as you take advantage of today's unprecedented market for car buyers. Our no-fee 80-100% financing plans make it easy for you to qualify for dealer or factory rebates. What's more, when you buy a qualifying fuel-friendly hybrid vehicle, we'll automatically knock an *additional* .50% off your auto loan rate. That extra hybrid discount, when combined with repayment via direct deposit, could push your **hybrid loan rate as low as 3.24% APR.*** Please call us to see

if the vehicle you're interested in qualifies.

Not only have we cut auto loan rates to their lowest levels in years, we've held the line on our other low rates.

[Click here](#) for details on any of our loans. Then, apply online or call us weekdays at **1-888-628-4010**. ((341578))



INFO

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

[Click here](#) for details.

'Pay Green, Win Green' with Online Bill Payer

GET A CHANCE TO WIN up to \$5,000 in bill reimbursement** when you use our eco-friendly [Online Bill Payer](#). Through the end of the year, we'll randomly select one lucky winner each month to receive reimbursement for every bill he or she paid to a vendor the previous month using Online Bill Payer.

You qualify when you use *both* Online Bill Payer and [e-Statements](#), and you automatically get one entry for every bill

you pay. ((87274))

To sign up for Online Bill Payer, log in to Online Banking and select "Money Manager" and "Bill Payer." If you're still receiving paper statements, now's the time to switch to free e-Statements. Before you log out of Online Banking, just click on "e-Statements & Notices" and follow a few simple steps.

** This is a promotional contest of chance. [Click here](#) for complete contest rules.

Like to bank online? You'll love our one-click 'triple play'

NO OTHER FINANCIAL INSTITUTION in Washington makes it easier to bank online, thanks to our single sign-in for these popular online services:

DEPOSIT ONLINE. Get instant credit for mailed check deposits before they reach us via U.S. Mail. ((16988))

ONLINE BILL PAYER. Pay virtually any bill without writing checks, stamping envelopes, and last-minute trips to the post office.

EXTERNAL TRANSFERS. Pay no fees to transfer funds between your credit union account and those at financial institutions across the country.

All Online Banking transactions are FREE and come with state-of-the-art security protection. To see Online Banking for yourself, visit our website and click "Demo" and "LOGIN" on the [Home page](#).

§ Credit approval required. Some restrictions apply. [Click here](#) for details.

MONEY-SMART tip of the month

Are you earning 7.71% APY[†] on your checking balances?

When you receive e-Statements along with having automated deposits to your account, you'll earn **7.71% APY on the first \$750** in your checking account. (You also receive this great rate on the first \$750 in your savings account). See the box at right for details and log in to Online Banking to sign up.

Why Pay More?

New & Used Auto	3.74% - 9.49% APR*
Home Equity	5.99% - 6.99% APR*
Visa® Credit Card with AutoPay	7.65% - 9.65% APR*
Motorcycle	4.99% - 10.49% APR*
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.

Anticipated Dividends

Computed Daily, Compounded and Paid Quarterly

	CURRENT RATE	APY
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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	.75%	.75%[†]

Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of .75% and .75% 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.

Advisory Committee

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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>Benton</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>
Jason Thompson <i>Pullman</i>	

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Supervisory Committee

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

Going back to school this fall? We can help!

With our **Professional Certification or Advanced Education Degree Loan**, current school employees can borrow \$5,000 - \$15,000 at **6.00% - 9.75% APR*** to cover tuition and other costs. ((1176650))

[Click here](#) or call for details today.

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

