



Statement makeover coming soon: Watch for an easier-to-read layout, three years of archives for e-Statement users, and many more member-friendly enhancements.

## Bogged down by back-to-school expenses? We can help!

**IF SEPTEMBER** finds you facing bills for tuition, a car for your college student, or a get-ready-for-winter home fix-up project, turn to us. With rock-bottom rates (and no set-up fees), our loans rank among the best deals in the state.

### 2.99% - 9.49% APR\* auto loans

For both new and used cars, choose among plans that offer 80% or 100% financing (plus \$1,000 extra), repayment terms up to 84 months, and more. If you buy a qualifying hybrid, we'll automatically knock an additional .50% off your rate.

### 5.75% - 10.50% APR\*\* personal loans

With just your signature (no collateral needed), you may qualify to borrow up to \$10,000. Take up to 60 months to repay.

((114744))

### 7.36% - 9.36% APR<sup>†</sup> Visa<sup>®</sup>



Our credit card rates typically run about half the national average. With no annual fees, no cash-advance fees, and the same low rate whether you're making a purchase or taking a cash advance, you could transfer balances from your other high-interest cards and save thousands compared to what you're paying now. ((111998))

For details, please call 1-888-628-4010.

\* APR = Annual Percentage Rate. Rates shown assume our .50% discount for repayment by direct deposit or payroll deduction. Auto loans for qualifying hybrids receive an additional .50% discount, for a rate range of 2.49% - 8.99% APR. Your personal credit history will determine the rate for which you may qualify. Payment example - If you borrow \$20,000 at 2.99% APR for 60 months, your monthly payment would be \$359.28 for a principal and interest total of \$21,557.10.

\*\* APR = Annual Percentage Rate. Rates shown assume our .50% discount for repayment by direct deposit or payroll deduction. Your personal credit history will determine the rate for which you may qualify. Example: If you borrow \$10,000 at 5.75% APR for 60 months, your monthly payment would be \$192.17 for a principal and interest total of \$11,530.06.

† APR = Annual Percentage Rate. Minimum payment for all credit card types is 2% of the outstanding balance or \$25.00, whichever is greater. The variable APR and credit limit for which you may qualify is determined by your personal credit history. The maximum APR that may apply over the life of the loan is 18.00%. Third party and credit union fees are estimated to be \$0.00. Rates are effective as of Aug. 1, 2011, and may change in the future. Please contact us for more information.

## Earn \$25 when you pay yourself first

**IF YOU HAVEN'T YET** set up automated deposits through your payroll office or from another financial institution, now's the time!

We feel so strongly that all our members "pay themselves first" with a systematic savings plan that we're providing an incentive to encourage automated deposits. ((107560))

Besides helping you build your savings, automated deposits qualify you for:

- ♦ **A \$25 bonus\***, which will be deposited to your savings account (after the second consecutive month of automated deposits).
- ♦ **7.71% APY<sup>†</sup> dividends** on balances up to \$500 in one checking and one savings account (when you also use electronic statements).

Start paying yourself first today!

\* Offer valid for members who have not yet established automated deposits to any credit union account. Members ages 18 years and older qualify for the \$25 bonus. Maximum of one \$25 bonus per primary account holder. For members with multiple accounts, the \$25 bonus will be credited to the savings account that has been open the longest. You'll receive your \$25 credit when your automated deposit is processed for the second consecutive month. Credits will be applied at the end of the month.

† APY = Annual Percentage Yield. See Anticipated Dividends box for details.

### It's easy to set up automated deposits!

See page 4 of our new [Owner's Manual](#) for easy instructions. Or, to get started now, link to and complete our [School Payroll Authorization](#) form to have part of your paycheck deposited. To transfer funds from another financial institution, link to and complete our [ACH Authorization](#).

### Credit Union Bulletin Board



#### Always read the Owner's Manual.

It's good advice when it comes to cars and good advice about your credit union, too. Read our new how-to guide for banking online, getting access to your funds, and much more.

**Smart money.** Consumers save an estimated \$7.3 billion annually by using credit unions instead of banks.

-Credit Union National Association



#### Online Banking just keeps getting better.

This month, we're launching new features you'll love, including:

- ✔ **Enhanced Online Security.** Change your current login ID from your account number to any user ID you choose. ((116244))
- ✔ **Secure e-mail.** Send and receive safeguarded messages, attachments, and links.
- ✔ **FAQs.** Search efficiently for answers to common questions. Download or print documents, too.

### Why Pay More?

**New & Used Auto**  
2.99% - 9.49% APR\*

**Personal Loan (Member First)**  
5.75% - 10.50% APR\*

**Visa<sup>®</sup> Credit Card**  
7.36% or 9.36% APR\*

**Home Equity**  
4.75% - 6.99% APR\*

**Education**  
6.00% - 9.75% APR\*

\* APR = Annual Percentage Rate. Your personal credit history will determine the rate for which you may qualify. All rates shown, except our variable-rate Visa, 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. See [current rates](#) and a complete list of loans offered.

Payment example: If you borrow \$20,000 with a 2.99% APR auto loan for 60 months, your monthly payment would be \$359.28.

### Anticipated Dividends

Computed Daily, Compounded and Paid Quarterly

Accounts with Direct Deposit/Payroll Deduction & e-Statements	CURRENT RATE	APY
<b>Savings Accounts</b>		
For balances up to \$500.00	7.50%	7.71% <sup>†</sup>
For balances \$500.01 and over	.30%	.30% <sup>†</sup>

Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of .30% and .30% APY on any account balance.

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

Checking Accounts	CURRENT RATE	APY
For balances up to \$500.00	7.50%	7.71% <sup>†</sup>
For balances \$500.01 and over	.10%	.10% <sup>†</sup>

Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of .10% and .10% APY on any account balance.

<b>Coverdell</b>		
<b>Education Savings</b>	2.00%	2.02%
<b>Traditional IRA</b>	.75%	.75%
<b>Roth IRA</b>	.75%	.75%

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 \$500 in their savings account and **7.71% APY** on any amount up to \$500 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 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. [Get details online](#) or contact us during regular business hours.

### Advisory Committee

Renee Bernazzani <i>Vancouver</i>	Michael Morgan <i>Colfax</i>
Laurel Browning <i>Burlington</i>	Darren Nelson <i>Mead</i>
Chris Burton <i>Enumclaw</i>	Dr. Larry Nyland <i>Marysville</i>
Kathy Clayton <i>Spokane</i>	Michelle Price <i>Moses Lake</i>
Steve Cole <i>Yakima</i>	Dr. Steve Rasmusson <i>Issaquah</i>
Larry Francois <i>Bothell</i>	Dr. Craig Schieber <i>Seattle</i>
Dr. Art Jarvis <i>Tacoma</i>	Karen Tarabochia <i>Seattle</i>
Dr. Connie Lambert <i>Ellensburg</i>	Lisa Turner <i>Wenatchee</i>
Nancy Moffatt <i>Tumwater</i>	Dr. Nathan Walcott <i>Pullman</i>

### Board of Directors

Borje O. Saxberg	
Sandra M. Kurack	
Brian L. Benzel	Linda S. Cowan
William C. Bonaudi	Shirley Liu-Hodgson
Roger A. Reimer	Richard A. Rutkowski
Carl E. Tingelstad	
Mary H. Johnson	

### Supervisory Committee

Carl E. Tingelstad	
Peggy Filer	George Holmgren



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency

