



Click your way to the perfect holiday, wedding, or anytime gift: a **Visa Gift Card** from your credit union. **Order yours today!**

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Make the holidays merrier with our low-interest Visa®

WHETHER YOU'RE SHOPPING for gifts or planning a holiday getaway, give your *budget* a present: Switch to a School Employees Credit Union Visa.

With our **7.65% - 9.65% APR* Visa**, you'll pay no annual fees and enjoy a 25-day interest-free grace period for purchases when you pay your balance in full each month. Depending on your current cards' rates, you could save thousands of dollars in interest each year by transferring your balances (up to \$20,000) to your new card. ((60633))



Visa Credit Cards, 7.65% - 9.65% APR* with AutoPay

The figures in green show 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	\$ 788	\$ 1,688	\$ 2,438	

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

Even if you don't normally carry a balance, you still can save because our Visa charges **NO cash-advance fees**. Typical bank cards average \$25 in fees for a \$500 advance – that's equal to charging an extra 5% APR in interest!

You can receive your Visa in as little as seven to 10 days. For details, please call **1-888-628-4010** or [click here](#).

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
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

	CURRENT RATE	APY
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 checking account and 7.71% APY on any amount up to \$750 in their savings 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>	Dr. William C. Bonaudi <i>Moses Lake</i>
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>
Jason Thompson <i>Pullman</i>	

Board of Directors

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

Supervisory Committee

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

Still two months left!

'Pay Green, Win Green' with Online Bill Payer

GET AN ENTRY TO WIN up to \$5,000 in bill reimbursement** each time you use our FREE [Online Bill Payer](#) to pay a vendor. In December and January, we'll randomly select one lucky winner to receive reimbursement for **all** the bills 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**. ((20970))

There's still plenty of time to win! To sign up for Online Bill Payer, log in to Online Banking and select "Money Manager" and "Bill Payer."

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

Congratulations to our latest winner, **Calysta P. of Edmonds!**



COMING SOON!

FREE retirement planning tools available on [secuwa.org](#)

GET YOUR RETIREMENT PLANS back on track with an online visit to Retirement Central. This new program gives you a comprehensive suite of FREE retirement planning and educational tools, including:

Life stages. No matter your age or life stage, Retirement Central gives detailed

information about what you should do and when. ((47391))

Planning tools. Take advantage of online tools that let you play "what if" with different retirement scenarios.

Frequently asked questions. Get answers to common questions about how retirement is impacted by vesting requirements, divorce, choosing your Social Security retirement date, and much more.

For more information, please [click here](#).

Our 'do it yourself' auto-buying stimulus plan continues

You still can take advantage of our ultra-low **3.74% - 9.49% APR*** loans for new and used cars as well as **3.24% APR** loans for qualifying hybrids.

Please [click here](#) for details, then apply online or call today.



MONEY-SMART tip of the month

Short on cash? Skip-a-Payment can help

Now, you may be able to defer your usual monthly loan payment without affecting your credit rating.

Our unique Skip-a-Payment program allows you to skip two payments in any 12-month period (as long as the skips are at least 90 days apart). The missed payment is simply added to the end of your loan term, for example, making a 60-month loan a 61-month loan. ((75680))

For information on fees and eligibility, please log in to Online Banking and click the "Self Service" tab.

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