



Warm wishes for a delightful holiday season!

Our offices will be closed Dec. 26, but our ATM, online banking, and automated telephone services are available any time.

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Use Mobile Banking, get a chance to win \$10,000!

LOG IN with our apps or visit secuwa.org on your mobile Web browser by Dec. 31, and be entered for a chance to win a \$10,000 grand prize or one of five \$1,000 prizes in the **Anywhere, Anytime \$10k Sweepstakes***, courtesy of our Mobile Banking partner.

There are no forms to fill out. Entry is automatic (one sweepstakes entry per member). Good luck!

Mobile Banking gives you free access to your money anywhere, anytime, and it's safeguarded with the top-rated security of our Online Banking system. ((101357))

- ▶ **Text** users may enroll under "Account Access," "Mobile Banking and Alerts" located within Online Banking.
- ▶ **Smartphone** users can simply log in to our Home Page from their phone's browser.
- ▶ **iPhone and Android** users can download free apps (from [iTunes App Store](#) and [Android Market](#)). Both give you Online Banking's features in a sleek app format.

*SMS Text Message Banking service is not part of the Anywhere, Anytime \$10k Sweepstakes.



Wrap up savings!

Auto loans as low as **1.99% APR***

- * Loan options with up to seven years to repay
- * Optional \$1,000 extra
- * Extra .50% discount for qualifying hybrids.

1-888-628-4010 • secuwa.org

*APR=Annual Percentage Rate. For more details, please see "Why Pay More?" at right, call us, or click the link above.



Create your own 'Bank Transfer Day' with our **Worry-Free loan**

IF YOU STILL HAVE a checking account with a bank, you can bet that sooner or later, you'll be paying higher fees as banks scramble to find new ways to boost their revenue. ((12847))

We have a no-bumps-and-bruises way to say "no thanks" and move that checking account to your credit union. Our **Worry-Free loan** lets you borrow up to \$5,000 for as little as **2.99% APR*** with just your signature. Use it to bridge any possible cash-crunch gap that could occur as you transition automated transactions and checks from your old bank account to your new credit union account.

*APR=Annual Percentage Rate. For more details, please see "Why Pay More?" at right, call us, or visit secuwa.org.



Budget pinched? Skip-a-Payment!

IF YOU FIND YOURSELF without extra cash this holiday season, don't fret. Just skip it! ((27496))

You may be eligible to skip up to two credit union loan payments in a year* to free up cash for gifts, travel, or any other expenses **WITHOUT** affecting your credit rating. Click Skip-a-Payment under the Self-Service tab in Online Banking or call us for details.

*Restrictions and limitations apply, and eligibility varies with loan type and account history. Visa accounts are not eligible for Skip-a-Payment. Please click the link above.

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

Newsbriefs

✔ **SECUWA earned the top rating for service** among area credit unions and banks in the current edition of Puget Sound Consumers' CHECKBOOK. The magazine's readers also ranked us best for "Reasonableness of fee policies" among all credit unions rated! ((217455))

✔ **New! Online Membership Application lets you open accounts instantly**

Visit secuwa.org to open and fund new accounts with just a few clicks. Your information is safe on our secure website, where you can start completing the application, save it, and come back later if you need to look up information. It's the perfect way to open a holiday gift account for your kids or grandkids!

✔ **Congratulations, member Dan Alderson, Milken Family Foundation National Educator Award winner**

Kudos to member Dan Alderson, Lake Stevens High School teacher, who was recently recognized as one of the nation's top teachers by the California-based Milken Foundation. We're honored to serve you and all the educators who inspire Washington's students.

Why Pay More?

APRs as low as:

NEW & USED AUTO LOANS

36-month maximum term

100% FINANCING: **1.99%**

60-month maximum term

80% FINANCING: **2.99%**

100% FINANCING: **3.24%**

80-month maximum term

80% FINANCING: **3.74%**

100% FINANCING: **3.99%**

All 100% financing includes an optional \$1,000 extra for tax and licensing.

Hybrid cars may be eligible for an additional .50% discount. Call for details.

PERSONAL LOANS

Member First

\$500 TO \$10,000: 60 MONTHS **5.75%**

Worry-Free

UP TO \$5,000: 12 MONTHS **2.99%**

EDUCATION LOANS

Professional Certification or Advanced Education Degree

UP TO \$15,000: 60 MONTHS **6.00%**

COLLEGIAN

UP TO \$2,500: 36 MONTHS **7.49%**

HOME EQUITY

4.75%

VISA® CREDIT CARD

VARIABLE RATE **7.31% OR 9.31%**

APR=Annual Percentage Rate. Rates are effective as of the mailing date. All APRs are subject to change without notice and, except for our variable-rate Visa, reflect a .50% discount for automated repayment. For current rate information, call us or click the links above. Your personal credit history will determine the rate for which you may qualify. Example: If you borrow \$20,000 at 1.99% APR for 36 months, your monthly payment would be \$572.76 for a principal and interest total of \$20,619.51.

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 \$500.00 **7.50%** **7.71%**†

FOR BALANCES \$500.01 AND OVER **.30%** **.30%**†

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

FOR BALANCES UP TO \$500.00 **7.50%** **7.71%**†

FOR BALANCES \$500.01 AND OVER **.10%** **.10%**†

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

COVERDELL EDUCATION SAVINGS **2.00%** **2.02%**

TRADITIONAL IRA **.75%** **.75%**

ROTH IRA **.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 monthly 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. Please click the APY links above or contact us during regular business hours for details.

Board of Directors

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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

