



Three easy steps can save you thousands ...

Don't miss this chance to rein in credit card costs

STARTING THIS MONTH, all your credit card statements will include new information to help you manage your finances. For the first time, you'll be able to see how long it will take to pay off your balance, as well as the total amount you'll pay, if you're making the minimum payment each month.

We urge you to use this information to compare all your cards, then transfer your balances to the card that offers the best deal.

STEP 1: Check ALL your credit card statements for information that looks like this:

Minimum payment warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	XX months	\$xx,xxx

STEP 2: Compare their calculations with these examples for our 7.90% APR* Visa®. Even if you

continue making the minimum payment only, you'll likely reduce your balances much faster and potentially save thousands by transferring your balances to our Visa.

Calculations are based on minimum payments of at least \$25 or 2% of the outstanding balance.

YOUR BALANCE:	OUR 7.90% APR* VISA time to pay off	total payments
\$5,000	13 years, 8 months	\$ 7,111
\$10,000	17 years, 11 months	\$ 14,565
\$20,000	22 years, 3 months	\$ 29,471

Our Visa would save you **\$22,763** compared with an **18% APR card** that would take over 42 years to pay off with total payments of **\$37,328!**

Of course, you'll pay off your balances faster and save even more if you can increase your payment.

Besides an outstanding rate, our card also features:

- NO cash-advance fees (often 5% at many banks) and the same low rate as purchases
- NO annual fees
- NO balance-transfer fees
- NO fees to speak with a representative
- Limits to \$20,000.

STEP 3: Transfer balances from your high-interest cards to your credit union Visa. Call us for convenience checks that make it easy! Or, if you don't yet have a credit union Visa, [click here](#), then log in to our secure online application (click the yellow "Current Members Apply" box) or call 1-888-628-4010. ((52851))

Eligibility and the rate for which you may qualify will be determined by your personal credit history.

Put money back in your pocket

Refinance to reduce payments or the length of your loan

IF YOU HAVE A LOAN with another lender, call us today for a free refinancing checkup. In just a few minutes, one of our Financial Management Representatives can tell you whether or not we can reduce your monthly payment or the length of your loan. There's no cost to refinance because we never charge loan fees. ((1223874))

We can refinance cars, boats, home equity, credit cards – virtually any kind of loan. When you call, just tell us the amount, type, and length of your current loan. We'll crunch the numbers for you – no pressure, no obligation. E-mail us at accounts@secuwa.org or call 1-888-628-4010 to see how we can help!

Certain restrictions and conditions apply. Please call us or visit our website for details.

Tips to stay safe when banking online

YOU CAN FEEL CONFIDENT KNOWING your credit union uses the industry's preferred security method to keep your **Online Banking** sessions private. You can further safeguard your information by making sure your home and work computers are secure:

- **Keep anti-virus software and security patches up to date.** Adjust settings so your

computer is virus-scanned nightly.

- **Enable firewall protection on your computer.**
- **Set up separate e-mail accounts for financial and social uses.** Choose ruthlessly tough-to-crack passwords for the financial account and change them quarterly.
- **Never use public computers or WiFi hotspots for financial transactions.** ((46668))

Also, know that we never include links to our website within e-mails. We have only one website, www.secuwa.org, and we urge you to bookmark it in your browser. For more tips to help you stay safe online, please [click here](#).

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

Why Pay More?

New & Used Auto
3.74% - 9.49% APR*

Home Equity
5.99% - 6.99% APR*

Visa® Credit Card
7.90% or 9.90% 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. 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. 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

Checking Accounts

For balances up to \$750.00 **7.50%** **7.71%**[†]
For balances \$750.01 and over **.25%** **.25%**[†]

Accounts without Direct Deposit/Payroll Deduction and e-Statements will earn a current rate of .25% and .25% APY on any account balance.

Coverdell

Education Savings **2.75%** **2.78%**

Traditional IRA **1.75%** **1.76%**

Roth IRA **1.75%** **1.76%**

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-Visitors) 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.

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