

2015's momentum continues into the New Year

WITH A TURN OF THE CALENDAR PAGE, your credit union logged what may have been its most transformative year since 1936, when founder Robert J. Handy first proposed a better way to bank for the education community. Look what we've accomplished together in the past 12 months:

January: Inspirus joins the **Shared Branch Network**, giving you access to 5,000 branches nationwide. ((218811))

February: We announce that we've passed **\$1 billion in assets**, making us the state's 11th largest credit union.

March: We refine our mission as an irreplaceable financial services organization valued most for its **contributions to education**.

April: We **expand membership** to include everyone who embraces the transformative power of learning.

May: We celebrate the Grand Opening of our **new Spokane Valley branch**.

June: We wrap up our 1% Auto Loan Giveback program in Spokane, generating **\$14,270 in rebates to local schools**.

July: We rebate a **\$300 closing bonus** to each member who takes out a home equity loan.

August: We change our name to **Inspirus Credit Union**.

September: We celebrate our first full month at our **new Seattle location** on Southcenter Boulevard.


Oct. -Nov.: Through our **partnership with DonorsChoose.org**, generous members and credit union matching funds **give \$44,825** (and counting) to benefit more than 17,000 students across Washington. See page 2 for a great DonorsChoose.org story.

December: We launch an **in-kind giving program** where we donate items like computers and printers to schools in need as we upgrade our technology.

Don't expect any slowdown in 2016! Watch for a **new Lynnwood branch** opening this spring across from Alderwood Mall, and a year-long project to **upgrade our Online Banking system**. And, of course, we'll keep expanding the education giveback programs we piloted last year.

All of us at the credit union feel truly blessed to have taken this journey with you, and we can't wait to continue it in the New Year.

Onward!



Scott Adkins,
President & CEO

Rates your way, **24 hours** a day



Find up-to-the-minute rates, terms, and lending examples at inspirusCU.org.

Timely tax tips

Get a jump on your 2015 taxes with help from your credit union.

See page 2

Float your boat



... without sinking your budget. Rates start at just 3.20% APR, so take us with you to the Boat Show.

Boat, page 3

VISA 0% APR* introductory offer



Pay no interest on purchases for one year. Oh, and no annual, cash-advance, or balance-transfer fees, either!

VISA, page 3

Win \$250 in our 'Valued Member, Since ...' drawings

Congratulations to our fourth-quarter winner, Suzan F. of Kent, a valued member since 1985!

To honor and thank our loyal and growing membership, we're randomly drawing one member's name each quarter to win \$250, which we'll deposit to his or her credit union savings account.*

There's no sign-up needed, no product to try. All members – regardless of age – are eligible to win. Every member gets at least one entry per quarter, and you'll get an additional entry automatically for every consecutive year you've been an Inspirus member. *Good luck!*

*This is a promotional contest of chance. No purchase necessary. Taxes may apply. Please see inspirusCU.org/valuedmember for details.

Spot your account number?

If your exact account number is hidden in double parentheses ((like this)), call us at **206.628.4010** or **888.628.4010** toll free. After verifying your account number, we'll deposit \$100 into your savings account. *Good luck!*



Giving back

Heroes from every walk of life

SOMETIMES, WHEN NEEDS ARE GREAT, it's easy to get overwhelmed and think, "Can I really make a difference?"

Over the past few months, we've learned the answer is "absolutely!" Through our partnership with DonorsChoose.org, we've seen firsthand the power each of us has when we pool resources to give back. We truly are better together. ((148554))

Here's a story from Mrs. Doellefeld, whose DonorsChoose.org request was fully funded thanks to help from generous Inspirus members. They earmarked their "Mission in Motion" auto loan gift codes to help her bring multicultural books to her Auburn classroom of English-learners:

"(My students) have big dreams for the future, and though most of them don't have parents who attended college or a foreseeable way of paying for it, they speak of college as a given. ... Recently, one of our vocabulary words was 'attract' and (a child) supplied a sentence that captures the spirit of my students: 'I'm attracted to LEARN!'"

"... I am especially excited about books that tell stories of diverse heroes, and I hope they will inspire my students to be leaders and servants of humanity. ... From these books, students will learn that their stories matter."

"Thank you for your support, Inspirus Credit Union, and for partnering with our school district in other ways, too."

Tax time!

Find 2015 tax information on your statement

GET A JUMP on your 2015 tax return! Your December 2015 statement contains important information including year-end totals for all the accounts and loans you had in 2015, even if they're now closed. It shows the amount of dividends your accounts earned and interest you paid on loans.

You'll find the same information via Online Banking or by calling our automated Telephone Banking system at **800.628.7910**.

Watch your mail in late January for forms 1099 (if you earned more than \$10 in dividends) and 1098 (if you paid more than \$600 in interest on a home equity loan).

Direct deposit speeds IRS refunds

FOR A FASTER TAX REFUND, ask Uncle Sam to deposit your check directly into your checking or savings account.

You'll find instructions in the IRS tax booklet on how to have your refund deposited into your checking account. (The IRS just needs the numbers that appear on the bottom of your checks so it can make an ACH deposit into your account.) If you want your refund to go to savings, please call us. We can verify the correct account numbers to give to the IRS. ((42748))

Float your boat without sinking your budget



Go [online](#) or call today:

inspirusCU.org
855.628.4233

* APR = Annual Percentage Rate. Rate shown includes a 0.50% discount for repayment by direct deposit or payroll deduction. The rate you receive is subject to your credit worthiness, the age of the collateral, and loan term. Rates currently range from 3.20% - 16.49% APR. Rates are subject to change. Example: If you borrow \$50,000 at 5.70% APR for 120 months, your monthly payment would be \$548 for a principal and interest total of \$65,760. Although the credit union charges no fees for vehicle loans, fees charged by third parties (including other financial institutions or agencies like the Department of Licensing) may apply. Membership requirements apply. Other exclusions and/or restrictions may apply.

WHETHER OPEN WATER or the open road is calling you, we can help you get the grown-up toy you're dreaming of! Take advantage of our "toy" loans – RVs, jet skis, and boats – starting at just 3.20% APR* with terms up to 10 years!

Take us to the Boat Show

Get preapproved Inspirus financing now so you'll be ready for the Seattle Boat Show (Jan. 29 – Feb. 6) or the Spokane Boat Show (Jan. 30 – Feb. 6). You'll enjoy better bargaining leverage with dealers, plus independent financing means you can take advantage of any factory rebates to reduce your bottom-line purchase price. We offer 100% financing, including tax and license.

Plus, you'll qualify for a 0.50% APR discount when you use automated payments.

VISA

0% APR*

for one year



Sign up now and save on every new purchase of the New Year. After that, we'll keep the savings going with our ridiculously low variable rates. Plus:

- No balance-transfer fees
- No annual fees
- No cash-advance fees.

Apply [online](#) or give us a call.

inspirusCU.org

855.628.4233, weekdays
7:30 a.m. to 5:30 p.m.

*APR = Annual Percentage Rate

This offer applies only to new VISA credit card members. 0% APR is valid for new purchases only for 12 months from the card's opening date. After the introductory period ends, the standard purchase APR will be applied to unpaid balances and new purchases. See Rates for the current standard variable APR for purchases and cash advances. Rates are subject to change at any time, and the non-introductory rate for which you qualify is based on your personal credit history. Additional limitations, terms, and conditions apply. You will be given further information when you apply.



JANUARY 29-FEBRUARY 06 | 2016

Plan ahead.

The credit union will be closed on Monday, Jan. 18 in observance of Martin Luther King, Jr. Day.

Notice of Annual Meeting

The 80th annual meeting of members will be held at 10 a.m. on February 24, 2016, at the Bricklayers Union Building (next door to our branch), 15208 52nd Ave S., Tukwila, Wash.

Save up to \$15 off TurboTax® tax-preparation software

Take advantage of this exclusive offer for credit union members. [Log in to Online Banking](#) and click the "Manage Money" tab and select "My TurboTax." There, you'll find four editions to choose from.



Is it *gulp* time to get your teen a credit card?

YIKES! You mean put a credit card in the hands of the kid who still leaves wet towels on the bathroom floor? Well, yes. That same kid, towel drama aside, likely is already finding him or herself on school trips (band, DECA, sports) where paying for meals and incidental expenses is part of the learning experience. And sooner than you'd like to imagine, your child will be driving a car with a thirsty gas tank, a taste for expensive pay-by-the-hour parking, and the potential to strand him or her on the roadside if it breaks down. As a ready source of cash, a credit card can give both parents and teens peace of mind.

Teens and tweens (as young as 11) can qualify for our Elements of Money™ suite of products which, in addition to a membership savings account, also includes the option to add a checking account (with a debit card for cash machine withdrawals and store purchases) and low-limit credit card.

Because you'll co-sign, you'll have full access to the account and the teachable moments it creates every month to coach your child on reconciling statements, living within his or her means, and paying bills on time. (Your child also can access our Elements of Money online educational materials.) Well-managed accounts give your child a head start on building a good credit score – critical when it comes time to get a job, rent an apartment, or apply for car insurance. ((14788))

We'd be happy to talk about the decision to introduce your child to credit. Call a loan specialist at **855.628.4233** weekdays from 7:30 a.m. to 5:30 p.m. Or, if your child is 10 or younger, open an M3™ Money Club youth savings account. Your child will learn about money with age-adjusted online teaching tools and earn the same dividends you do – no automated deposits required!

Connect. Engage. Share.

OUR EDUCATION & COMMUNITY REPRESENTATIVES are starting off the New Year by saying "thank you" to the hardworking staff attending the:

- **Social Media and Your Child's Financial Future seminar at the UW South Lake Union Campus, Jan. 7 - Seattle**
- **Auburn School District New Employee Orientation, Jan. 8 - Auburn**
- **Pasco School District Winter Carnival at Chiawana HS, Jan. 21 - Pasco**



Could you and your co-workers use a little recognition, too? Let us know at marketing@inspirusCU.org. We'd love a chance to brighten your day!

"RE-LIKE" US on Facebook.

If you haven't yet liked our new Inspirus Facebook page, please take a moment to link to it from our site. We're now posting all new content on the Inspirus Facebook page.

Seattle address: 5200 Southcenter Blvd., Seattle WA 98188
 Spokane address: 5123 E. Third Ave., Spokane Valley, WA 99212
 206.628.4010 or 888.628.4010 toll free, 7:30 a.m. to 5:30 p.m. weekdays
 Lobby hours: 9 a.m. to 5 p.m. weekdays
 Telephone Banking: 800.628.7910
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