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[See page 2!](#)

Welcome to your new personal branch

MARCH 28 WAS A BIG DAY AROUND HERE. It marked the launch of our new [Digital Banking Platform](#) – the first major upgrade to the system in five years.

No change this big happens quickly, and for a lot of us at Inspirus, it was a little like awaiting the arrival of a new baby – complete with jitters on “delivery day.” We’re excited to share this great new service with everyone, and we’re already hearing from members who are telling us how much they like this new addition to the family!

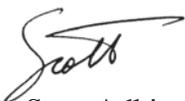
And that’s the point. Your choice to bank at the credit union – to take advantage of nonprofit values and support education with every transaction – doesn’t mean settling for anything less than the best in convenience, security, and innovation. The new platform puts your online experience on par with anything the big banks offer, including choices to customize how your accounts appear, give access to joint accountholders, and expand your options for transferring money to other members, accounts at other banks, and even to friends. ((207841))

Be sure to see page 2 for details.

You’ll also want to check out page 3 for [#FundFriday](#). It’s the newest way we’re giving back to Washington classrooms through our partnership with the crowdfunding site Donorschoose.org. Through the end of the year, we’ll donate \$100,000 to make our state a better place to live, work, play, and learn.

We’re also giving back Saturday, April 29, with Credit Union Youth Day at all our branches. It’s a great opportunity for you to introduce a young person in your life to the power of saving and making consumer choices that support your community.

Forward!



Scott Adkins
President

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



Find up-to-the-minute rates, terms, and lending examples anytime. [inspirusCU.org](#)

Auto loans starting at **2.59% APR**

Drive happier with a rate that’s anything but middle-of-the-road.

[Auto loans, page 2](#)

More reasons to feel inspired

Have you heard about [#FundFriday](#) and Credit Union Youth Day?

[Passion for education, page 3](#)

Visa Signature[®] Concierge service

Get help booking travel, finding event tickets, and more!

[Visa, page 4](#)



Drive happier with a rate that's anything but middle-of-the-road

Find the vehicle that fits your lifestyle, whether you're buying new or used:

- ✓ 2.59% APR*
up to
- ✓ 72 months for new or used vehicles and refinances
- ✓ 100% financing, including tax and license ((2591))

ACT NOW

Online: inspirusCU.org/auto-loans
By phone: 855.628.4233

*APR = Annual Percentage Rate. Rate shown includes a 0.50% discount for repayment by direct deposit or payroll deduction. Rates currently range from 2.59% - 15.60% APR and are determined by individual creditworthiness. Loan example: Monthly principal and interest payments are \$15.01 per \$1,000 borrowed for 72 months at 2.59% APR. Some exclusions apply for automobiles that have more than 115,000 miles or are more than seven model years old. Other important information: All loans are subject to Inspirus lending policies, collateral requirements, and loan-to-value guidelines. Rates are subject to change.

Digital Banking Platform

Manage your accounts with a click of the mouse – it's FREE and easy

A HUGE THANK YOU for your patience during the transition to our new [Digital Banking Platform](#)! We are so excited to provide our members with a new, more modern system. Now is the time to log in and familiarize yourself with all the great features, set up notification alerts, and more!

Built-in services available to you



Make or schedule a payment, or set up recurring payments.



Transfer money between accounts including external ones or set up recurring transfers like a loan payment.



Set up goals tied to your savings accounts and easily track your progress.



Request a stop payment for a check or reorder checks when you need them.



Send money in real time to friends or family using just their email or phone number.

Get started in the Digital Banking Platform

Visit inspirusCU.org to log in from your desktop or mobile browser, or open the Inspirus [mobile banking app](#). Enter your username and click log in. Next, you'll enter your temporary password (the last four digits of your Social Security number plus the year you were born). Then, simply follow the instructions where you'll need to confirm your identity, reset your password, and establish security measures.



Need to register?

Click the "New User" link on our website or "Sign up now" on the Inspirus mobile banking app. Then, follow the instructions to register. You'll choose a username, verify your identity, set up a password, and establish security measures.

For step-by-step video tutorials, please visit inspirusCU.org/digital-banking-platform

Our passion for education in action!

Supporting a classroom every Friday: #FundFriday

OUR PARTNERSHIP with Donorschoose.org just keeps growing! This year, we've pledged to give \$100,000 to Washington classrooms through the crowdfunding website.

Here's how it works:

Every Friday, we'll randomly select a classroom project listed on Donorschoose.org and **fully** fund it! We'll reach schools in every corner of the state, like Ms. McKenzie's sixth-graders at College Place Elementary School in Edmonds.

On a recent #FundFriday, Inspirus funded her request for a classroom field trip to the Pacific Science Center to see the Terracotta Warrior exhibit.

In her request, Ms. McKenzie wrote:

"In our school, because of many families who struggle financially, students don't often have the opportunity to engage in meaningful experiences outside the school building. This is a once-in-a-lifetime opportunity to see something truly spectacular in history and connect it to our current social studies learning."

We'll share the entire campaign on Facebook, so if you haven't "Liked" our page yet, now's a great time to join our online community! ((265047))

To learn more, visit us at inspirusCU.org/fund-friday.

Mark your calendar for Credit Union Youth Day at all Inspirus branches



JOIN US FOR FOOD, FUN, GAMES, and more to celebrate Credit Union Youth Month:

Saturday, April 29, 2017
9 a.m. to 1 p.m.

Bring your son, daughter, grandchild, niece, or nephew for a kid-friendly welcome to the world of savings. We'll have light refreshments, swag to give away, and play money to help kids learn the value of a dollar.

Inspirus offers youth accounts for all ages, beginning with M3 Money Club® for our youngest savers. Check them out at inspirusCU.org/education-resources.

Two home loan solutions. One click to get started.

Refinances

An **ADDvantage Mortgage** from Inspirus helps you pay off your home sooner with no closing costs.*

- 10-year terms as low as **3.20% APR****
- 15-year terms as low as **3.60% APR**

inspirusCU.org/addvantage-mortgage-loan

First mortgages

Our partners at **Evergreen Home Loans** can help you speed through the financing process with lending options personalized for you.

inspirusCU.org/mortgage-loans

*Lender pays closing costs and third-party fees on amounts between \$20,000 and \$200,000.

**APR = Annual Percentage Rate. Rates shown include 0.50% APR discount for loan repayment by direct deposit or payroll deduction. Rates and terms are contingent upon, including, but not limited to: credit history, loan to value, lien position, amount requested, collateral, and other risk based criteria. Rates listed are for first-lien mortgages with maximum 85% loan to value on owner occupied residences. Property must be located in Washington State. The following loan example for the ADDvantage Mortgage loan reflects the average rate for loans opened over the previous 12 months: monthly principal and interest payments of \$9.89 per \$1,000 borrowed for 120 months at 3.50% APR. Payment amount does not include charges for taxes or insurance. Your payment may be higher. Some restrictions and fees may apply. Rates and terms subject to change at any time. If refinancing an existing Inspirus loan, restrictions may apply.



Spring 2017



Get 2% unlimited cash back

with our Visa® Signature credit card

PREMIUM CARD PERKS, meet credit union value! Not only do you earn rewards every time you use your Inspirus Visa Signature card, you get complimentary Visa Signature® Concierge* service. It's available around the world, 24 hours a day, to help you find tickets to sports and entertainment events (often at a discount) or provide restaurant reservations. Just call 800.953.7392 or visit inspirusCU.org/visa-signature-card.

When you choose the Visa Signature card, you also get:

- ✓ No annual fees
- ✓ 9.50% to 15.50% APR**
- ✓ Travel and emergency assistance†
- ✓ Auto rental collision damage waiver†
- ✓ Much more.

LEARN MORE

inspirusCU.org/credit-cards

APPLY NOW

In Digital Banking:

Click on the APPLY FOR A LOAN widget

By phone:

855.628.4233

*Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services are subject to availability. See full terms of service at visasignatureconcierge.com.

**APR = Annual Percentage Rate. All credit cards subject to credit approval. APR is determined by individual creditworthiness and will vary after account opening. Program, rates, terms, and conditions subject to change without notice. Certain terms, conditions, and exclusions apply. A 2.5% fee applies for cash advances. Visit inspirusCU.org to see our [Visa Signature Terms and Conditions](#) for details.

†Certain terms, conditions, and exclusions apply. In order for coverage to apply you must use your covered Visa card to secure transactions. Please refer to your Guide to Benefits for further details.

MEMBER BULLETIN BOARD

WIN \$250 IN OUR 'VALUED MEMBER SINCE...' DRAWINGS

Congratulations to our first-quarter winner, William H. of Lopez Island, a valued member since 1989! 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. ((268596))

*This is a promotional contest of chance. No purchase necessary. Please see inspirusCU.org/giving-back 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!*

LIKE US ON FACEBOOK



WHEN YOU DO, YOU'LL CONNECT WITH FELLOW CREDIT UNION MEMBERS AND BE THE FIRST TO KNOW ABOUT SPECIAL PROMOTIONS AND CONTESTS. PLUS, YOU'LL STAY CONNECTED WITH #FUNDFRIDAY.

Seattle address: 5200 Southcenter Blvd., Seattle WA 98188
Spokane address: 5123 E. Third Ave., Spokane Valley, WA 99212
Lynnwood address: 3405 188th St. S.W., Lynnwood, WA 98037
206.628.4010 or 888.628.4010 toll free
Lobby hours: 9 a.m. to 5 p.m. weekdays
Telephone banking: 800.628.7910
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