

## Connecting lives, building futures

ONE OF THE MANY BEAUTIES of education is its multiplier effect. That is, there's no telling how far the spark of a single act will carry when you connect people with the right kind of help, right when they need it. ((136399))

That's no more apparent than at the start of a new school year, bursting with yet-to-be discovered opportunities. Inspirus is grateful to be part of an interconnected community committed to building on all that's right in education.

This year, we're continuing our partnership with [DonorsChoose.org](http://DonorsChoose.org), where we've already given \$40,870 to classrooms across the state, currently through our [#FundFriday](#) program. We've also found new ways to reach out to friends of learning – no matter their age or stage in life. Among them:

► **New school employees.** Inspirus offers \$1,000 interest-free loans to help take the pressure off new school employees just beginning their careers. (See page 2)

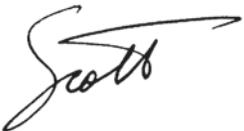
► **Families in need.** With recent budget adjustments, many school districts are finding they don't have funds to cover extra supplies for students in need. For the first time, Inspirus held Build-a-Backpack events in Tukwila and Spokane, and provided support for backpack programs in Renton and Kent.

► **Members seeking a safe haven for their money.** We've introduced a certificate with one of the highest rates in the state, which lets members invest without fear of market volatility. More than just a thank you, it's a meaningful way to help members reach their financial goals.

Read on to learn about these givebacks and more.

As we turn a new calendar page together, your credit union family wishes you an A+ school year. We're honored to partner with you, both inside the classroom and out, as we live our [mission of giving back](#) to education.

Onward!



Scott Adkins  
President

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[inspirusCU.org](http://inspirusCU.org)

### Just starting out?

We can help you launch your career with an interest-free loan.

*Getting Started, page 2*

### Build-a-Backpack

See how Inspirus helped students in need get ready for the new school year.

*Backpacks, page 2*

### Choose the '2' right for you

Inspirus Platinum and Signature Visas offer your choice of perks.

*Visa, page 2*

## IT'S AUDIT *time again*

The Supervisory Committee has engaged CliftonLarsonAllen, LLP, Certified Public Accountants, to complete an annual audit of Inspirus Credit Union.

Additionally, auditors will select a sample of member share and loan accounts to verify account balances directly with the account owner by letter. These letters will be mailed soon. We appreciate your participation. ((25703))

### Please note:

No one will ask for sensitive information like your Social Security number or PIN.



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\*APY assumes interest remains on deposit until maturity. Dividends compounded and credited monthly. Subject to penalty for early withdrawal of principal balance. Fees may reduce earnings. Rates accurate as of 9/1/17 and may change at any time at the discretion of the credit union Board of Directors. No minimum balance to earn APY.

For accounts that automatically renew at maturity, there is a grace period of seven days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Giving back during back-to-school season

# Build-a-Backpack boosts confidence for students in need

FOR MOST KIDS, picking out new school supplies is as easy as walking into a store. But for families without a permanent home or struggling to stretch their paychecks until the end of the month, buying those pencils, crayons, notebooks, and rulers can seem out of reach.

On Aug. 23, Inspirus set up a back-to-school Build-a-Backpack shop for Tukwila students in need, many of whom are served by the district's McKinney-Vento program for homeless youth. The next day, we held a similar event for students at Spokane's Bemiss Elementary School. Kids received Inspirus Bucks to "buy" the supplies they need – right down to the backpacks to put them in. Not only did they experience the excitement and pride of shopping for their own supplies, they'll walk into class with everything they need to start the new school year.

By the end of the Build-a-Backpack days, Inspirus had loaded 500 backpacks for kids who otherwise might have gone to school empty-handed. Some also left with their own Inspirus savings accounts, ready to start building their financial futures. And as a special surprise, the opening \$25 deposit was on us! ((18924))

Inspirus also donated \$1,000 to the backpack programs in Renton and Kent, and pledged to help an additional 1,000 students in the Tukwila School District.

Thanks to everyone – parents, students, teachers, and local dignitaries – who joined us for this joyful day of giving back(packs)!



## Getting Started interest-free loan for new school employees

CHANGE IS GOOD, but it can be expensive, too! Let Inspirus help.

If you're just starting your career in education, you may be eligible for a \$1,000 interest-free loan for 18 months. Use it for any purpose – a work wardrobe, school supplies, even to tide yourself over until that first paycheck arrives. ((165089))

**CALL TO APPLY: 844.465.7473, weekdays from 8 a.m. to 5 p.m.**

Offer subject to your personal credit history. If you borrow \$1,000 at 0% Annual Percentage Rate for 18 months, the monthly payment would be \$55.56. Offer subject to change at any time without notice.

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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  
[inspirusCU.org](http://inspirusCU.org)



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\*APR = Annual Percentage Rate. Eligibility and the non-promotional rate for which you may qualify will be determined by your creditworthiness. The promotional rate applies to balances transferred from a non-Inspirus Credit Union credit card to an Inspirus Platinum Visa credit card. The promotional rate does not apply to existing balances on your Inspirus Visa. Your account must be in good standing. 2.00% APR will apply only to transferred balance amounts and will remain in effect for one year, starting on the date the balance transfer is completed. After the promotional period, your rate on any remaining transferred balance will convert to the current rate at that time. The variable rate is subject to change at any time. To help you pay down your card's debt as quickly as possible, all payments you make over your minimum payment will be applied to the highest APR balance on your card. This promotion may not be combined with any other offer and is subject to change. A 2.5% fee applies for cash advances. A 1% fee applies to foreign transactions on the Platinum card.

### 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. You may have just won \$100. Good luck!

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When you do, you'll connect with fellow credit union members and be the first to know about inspiring givebacks and special promotions and contests.

### Supervisory Committee

Shirley Liu-Hodgson Rob McFarland Matt Medlin

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