

We're all in this together

FOR US, back-to-school season is really the start of our New Year. While there's no snow on the ground or fireworks shooting from the Space Needle, the feelings of optimism and new beginnings are just as powerful. Anything seems possible.

Since that first bell rang, Inspirus representatives have visited 180 schools across the state, not just signing up new members but reconnecting with the people we serve. Whether we're helping a first-year teacher with a [Getting Started loan](#), putting a safe new car within reach for a parent, or bringing much-needed supplies to a classroom through our partnership with [DonorsChoose.org](#), our promise of [giving back](#) comes into sharp focus. ((269938))

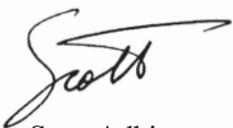
We're proud to continue our [#FundFriday program](#) (see Mrs. Beverford's story on page 4), which you can follow on Facebook anytime you need a little pick-me-up. The stories brim with all that's right in education! We're also thrilled to support STEM education through our [GE²](#) sponsorship later this month. Watching kids from grades 1-12 literally build the future shows how interconnected we are. See page 4 for more.

Also as part of this New (School) Year reboot, we're helping members strengthen their futures with updated financing. See page 3 for more on refinancing home, car, credit card, and personal loans.

Finally, we're offering an exceptional [24-month Certificate](#) that's accessible to all members. See page 2 to learn more about a guaranteed option that can help put your mind at ease and balance your investment portfolio.

As we look ahead to the 2017-18 school year, we're honored to be part of your journey inside the classroom and out. We're all in this together.

Forward!



Scott Adkins
President



Rates your way, 24 hours a day



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

Guaranteed returns, no market ups and downs

See how our 1.25% Annual Percentage Yield Certificate can give you peace of mind.

CD, page 2

Refinance your home and more

Refinancing can save you money on your mortgage and much more.

Refinance, page 3

Save the day with a 2% balance transfer

Apply for your Platinum Visa® before Oct. 31.

Balance transfers, page 3

See us at GE²!

Proud sponsor of the STEM Stage.

GE², page 4

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.

It's audit time again

The Supervisory Committee has engaged CliftonLarsonAllen, LLP, Certified Public Accountants, to complete an annual audit of Inspirus Credit Union. ((21575))

Additionally, auditors have selected a sample of member share and loan accounts to verify account balances directly with the account owner by letter. Those letters were mailed last month. We appreciate your participation.

Please note:

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

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!

Money-Smart Tip of the Month

Is it time to put Certificates back in your investment mix?

WITH ABOUT EIGHT YEARS of bull market behind us and record stock values, some people are beginning to ask, "How much longer can this go on?" If you're among them and looking for a guaranteed safe harbor for some of the gains you've made over the past few years, it might be time to revisit an old friend: Certificates.

A Certificate is like a savings account on steroids. Your money earns a guaranteed rate of return for a specified period, and your funds are federally protected by the FDIC (for banks) and NCUA (for credit unions) up to \$250,000 per person, per insured financial institution. The rate of return is locked in along with your money, and you can't withdraw funds early without paying a penalty.

Why consider a Certificate?

- You're looking to balance riskier investments, particularly as you near retirement
- Unlike other investments, you pay no fees (provided you don't withdraw your money early)
- Certificates have low minimum opening deposits, making them accessible to everyone
- Your return is guaranteed.

Inspirus offers Certificates with terms ranging from six to 36 months, including our [1.25% APY* 24-month Certificate](#). You can open an account with as little as \$500. Dividends are compounded and paid monthly.



Time flies when you're saving big.

Get a 24-month Certificate at **1.25%** Annual Percentage Yield*

- Open with as little as \$500
- Dividends compounded and paid monthly
- Visit online to see all available rates and terms.

APPLY TODAY

888.628.4010 • inspirusCU.org

*APY = Annual Percentage Yield
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 are subject to change at any time without notice. See inspirusCU.org for details.



We'll do the math for you!

Refinancing saves on more than just mortgages

WHEN YOU HEAR "REFINANCE," chances are you think about home mortgages. But virtually any loan – car, RV, boat, or personal – can be refinanced to save you money with lower interest rates or better terms. Even credit card debt can be refinanced when you transfer your balance to a card with a lower rate.

Refinancing is 100% about numbers. Simply put, does the amount you'd save in interest (either because of a shorter loan term, lower interest rate, or both) outweigh any fees you'd pay? And in the case of a home loan refinance, would its tax-deductible interest make it worth borrowing extra against the equity in your home to get cash for another purpose, like education, remodeling, or a car?

You just can't know until you do the math. A lot of lenders, including Inspirus, will help you with that at no charge. ((47848))

When you call, you'll want to have certain information on hand, including your current loan interest rate, the number of months remaining on your loan, and any significant changes in your finances (for example, your credit score, overall debt, or income). For a free, no-obligation refinancing checkup, call an Inspirus lending expert at 855.628.4233.

Use a balance transfer to save the day!



- **2% APR*** for one year from your transfer date
- **No transfer fees**
- **Transfer before Oct. 31, 2017.**

After that, our low variable rate applies (currently 7.75% - 13.75% APR*).

Apply now

Online:
Click the **APPLY FOR A LOAN** widget in Digital Banking

By phone:
855.628.4233

Refinance your home with rates as low as 3.40% APR* and no closing costs!

Discover how much you can save with an **ADDvantage Mortgage Loan.**



*APR = Annual Percentage Rate. The APR disclosed includes a .50% rate reduction for repayment through Payroll Deduction or Automatic Payment. Advertised rates are for loans secured by a first lien on your primary residence only.

The home equity loan amount borrowed must be at least \$20,000 and not greater than \$200,000 in order to have the third-party fees waived. Otherwise, the credit union charges no application fees, but third-party provider fees for services such as title insurance, appraisals, and flood determination may apply. Minimum loan amount of \$10,000. If refinancing an existing Inspirus Credit Union loan, a refinance fee may apply. Example: A loan amount of \$50,000 at 3.95% for 10 years would yield a principal and interest payment of \$505.04. The rate you receive will be based on your credit history, loan to value, lien position, and terms requested. Other qualifying conditions apply. Eligibility for loan products may be limited if you do not live in Washington. Please contact us for details. Inspirus Credit Union is an Equal Housing Lender.

Looking for rewards, instead?
Ask about our **2% cashback Visa Signature card.**

*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.

Drive happier with a new loan or refinance

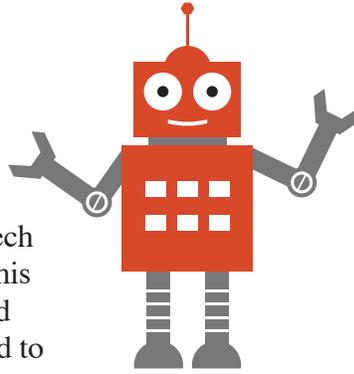
Auto loan rates as low as 2.79% APR for up to 72 months.



Rate shown includes a 0.50% discount for repayment by direct deposit or payroll deduction. Rates currently range from 2.79% - 15.80% APR and are determined by individual creditworthiness. Loan example: Monthly principal and interest payments are \$15.10 per \$1,000 borrowed for 72 months at 2.79% APR. Some exclusions apply for automobiles that have more than 115,000 miles or are more than seven model years old. All loans are subject to Inspirus lending policies, collateral requirements, and loan-to-value guidelines. Rates accurate as of 10/11/17 and are subject to change.

Visit us at GE²

IF YOU HAVE A YOUNG ROBOTICS, Esports, or drone-racing fan at your house, **GE² (Gaming Experiential Entertainment)** needs no introduction. If not, you'll still want to know about this one-of-a-kind tech event coming to CenturyLink Field Event Center later this month. Visitors don't just watch. They interact, play, and experience cutting edge technology in "zones" dedicated to everything from virtual gaming systems to laser tag and more.



Inspirus is a proud sponsor of GE²'s STEM Stage, where robotics clubs from across the state will compete in events for students in grades 1-12. You'll see innovation in action – not just in the students' incredible creations but also in the collaborative skills, critical thinking, and cooperative spirit that robotics programs promote.

Supporting the STEM Stage is just one more way we're living our mission to give back to education. Join us Oct. 21 or 22, and leave excited, exhausted (in a good way), and inspired! ((168002))

See you at GE²!

CenturyLink Field Event Center

800 Occidental Ave. S.
Seattle, WA

October 21-22, 2017

Premium Experience
(early admission)
11 a.m. – 12:30 p.m.
\$70

General Admission
12:30 – 7 p.m.
\$30 or \$45 two-day

Ticket prices allow you to play all games!

Meet the #FundFriday recipients of Riverview Elementary!



CAN KIDS LEARN CODING AND PROGRAMMING LOGIC even while they're mastering reading and arithmetic? They can if they're the lucky first-graders in Mrs. Beverford's Riverview Elementary class in Snohomish.

This innovative teacher recently posted a funding request on DonorsChoose.org for two Dash Robots, which the kids use to learn how to code. But that's just the beginning! Lessons with the robots translate to other subjects, too. She writes:

"Kids who learn coding and programming logic become better at problem-solving, have stronger analytical reasoning skills, and become more engaged, inquisitive learners with the drive to construct knowledge."

Inspirus was delighted to fund Mrs. Beverford's request as part of our ongoing \$100,000 #FundFriday pledge to support Washington classrooms in partnership with DonorsChoose.org. Each week, we randomly select a classroom project listed on the crowdfunding site and fully fund it.

Code on, Riverviewers! You inspire us.

Valued Member Since ...

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

Congratulations to our third-quarter winner, Debra S. of Lynnwood, a valued member since 1976!

This is a promotional contest of chance. No purchase necessary. Please see inspirusCU.org/education-resources/giving-back for official rules

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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