

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

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
inspirusCU.org



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