

A fresh start for the school year, two new beginnings for us

REMEMBER the excitement you felt as a kid at the start of the school year? Everything seemed so new – shoes, clothes, even the perfectly sharpened pencils. You just couldn't wait! ((160395))

We're feeling that same anticipation at your credit union – not just for the start of the 2016-17 school year, but also for these new beginnings:

► On Sept. 12, we'll open the doors of our **third branch**, bringing Inspirus to south Snohomish County. Located at **3405 188th St. S.W. in Lynnwood** (across from Alderwood Mall in the same plaza as Albert Lee Appliance and Ross), the new branch offers plenty of easy parking, drive-thru banking, and Interactive Teller Machines (ITMs) to help you speed through transactions. ((233087))

► Next month, you'll see a **fresh, new inspirusCU.org** that will make it easier for you to find the information, applications, and resources you need. We've left online banking unchanged, so you'll log in just as you always have and navigate the same way.

Amid all the "new," we continue to celebrate our **80-year legacy of value to members**. If you're looking to send your student to college in a reliable car, check out our [GR8-R8 anniversary special](#). You also can save money with an [ADDvantage Mortgage refinance](#) with no closing costs or long-term commitments. (See page 2.)

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, and we look forward to another year of giving back to education.

Onward!



Scott Adkins
President



Hello, Lynnwood – Sept. 12!

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



Find up-to-the-minute rates, terms, and lending examples anytime.

InspirusCU.org

GR8-R8!

We've extended our 0.80% and 1.80% APR*!

[Auto loans, page 2](#)

Win \$50 with eStatements

Now, there's more reason than ever to go paperless.

[Back-to-School Cash Bash, page 2](#)

Refinance your mortgage

Save now without the long-term commitment.

[ADDvantage Mortgage, page 2](#)

SAVE THE DATE FOR Shredfest 2016!

Saturday, Oct. 15, starting at 10 a.m.

Join us for a **FREE** community paper-shredding event at all Inspirus locations to safely dispose of up to **two bankers' boxes** full of unneeded documents.

Seattle:

5200 Southcenter Blvd.

Spokane Valley:

5123 E. Third Ave.

Lynnwood:

3405 188th St. S.W.

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 in the month of September. **We appreciate your participation.**

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

Refinance your mortgage at 2.75% APR

YOU'VE PROBABLY already given yourself the Inspirus ADDvantage for top-rate, low-fee savings and checking accounts.

Why not give your mortgage the ADDvantage edge, too? ((67838))



Refinance your current loan with our [ADDvantage Mortgage](#) and enjoy no closing costs or application fees. Plus, our convenient 10- or 15-year terms mean you aren't locked in to a long-term commitment.

You can refinance up to 85% of your home's value with rates starting as low as 2.75% APR* for 10 years. Apply online at inspirusCU.org or call 855.628.4233.

*APR disclosed includes .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.

Repayment Example: A loan amount of \$50,000 at 3.95% for 10 years would yield a principal and interest payment of \$505.04. Payment does not include taxes and insurance. Payment may be higher.

Additional terms, conditions, and restrictions apply. Contact us with questions and for more information.

GR8-R8!

Auto loan rates as low as 0.80% APR celebrating 80 great years!



New • Used • Refinances
0.80% APR, up to 36 months
1.80% APR, up to 72 months

Apply now: 855.628.4233 or inspirusCU.org

Loan example: On a \$20,000 loan at 1.80% APR, you would make 48 monthly payments of \$432.16. Automated payments (like direct deposit or payroll deduction) and an Inspirus checking account or Visa credit card are required to qualify for these promotional rates. Additional terms, conditions, and restrictions apply. Contact us with questions and for more information.

Connect. Engage. Share.

► 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. ((93836))

► IN HONOR OF OUR 80th ANNIVERSARY, we've expanded our "[Valued Member Since ...](#)" contest. Through the end of the year, instead of picking one winner per quarter, we'll choose one member each week who will win \$250 deposited to his or her membership savings account.* You automatically receive one entry for each year you've been an Inspirus member. Good luck, and congratulations to August's winners:

William A. of Seattle, valued member since 1974
Jean D. of Edmonds, valued member since 1977
Wei-Ping W. of Seattle, valued member since 1977
Monica J. of Snohomish, valued member since 2007
Nicole H. of Auburn, valued member since 2013.

*This is a promotional contest of chance. No purchase necessary. [Please see official rules for details.](#)

► JOIN US in getting the school year off to a running start! We'll be on hand Saturday, Oct. 1, for the Edmonds School District **Celebrate Schools 5K** at Alderwood Mall in Lynnwood. The fun starts at 8 a.m. Be sure to stop by our booth for a free gift. And if you're eager to lace up those running shoes, visit:

<https://foundationesd.org/celebrate-schools-5k/> for details.

WIN \$50
eStatements
Back-to-School
Cash Bash

Switch now from paper to **electronic statements** for your chance to **win!***

e = smart

View your statements online with no paper clutter, no worries about mail theft!

e = easy

Go to inspirusCU.org for quick sign-up instructions.

We'll draw 10 lucky winners on Sept. 30.

Every eStatements user is entered automatically.

Good luck!

*No purchase necessary to enter or win. All federal, state, local, and municipal laws and regulations apply. Void where prohibited. [Get more details about eStatements.](#)



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!*

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



Board of Directors

Richard A. Rutkowski
Brian L. Benzel
Shirley Liu-Hodgson
William C. Bonaudi
Sandra M. Kurack
Carl E. Tingelstad
Linda S. Cowan
Roger A. Reimer
Bud Saxberg, Director Emeritus
Mary H. Johnson, Director Emeritus

Supervisory Committee

Shirley Liu-Hodgson Julul Quick Matt Medlin

NCUA Your savings federally insured up to \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency



Printed on recycled paper with earth-friendly soy-based ink.

09/2016
NMLS 525599