

Growing with you and your community

LAST MONTH, we were able to enrich the “Inspirus experience” in an important way – opening the first in a network of convenient new branches located where our members live, work, play, and learn. We hope you’ll join us for our Grand Opening activities the week of Oct. 10 as we say, “Hello, Lynnwood!” (See page 3 for details.)

We also hope to soon be saying “Hello” in a community near you. ((66965))

Why open new branches? And why now? We’re in a great position to boost convenience for our members. Since last year, when we expanded eligibility to everyone with a passion for education, your credit union has grown in every way possible. New products. Higher share balances. More money to lend. Growing physically is the next healthy step – giving you more choices in how you access your money and deepening our connection to communities.

Giving back continues to fuel our success as more people embrace the idea that you really can “do good and do well.” Inspirus is more than just a place to bank. It’s a statement. Some have even called it a movement.

We’re celebrating our new-branch milestone with three education givebacks:

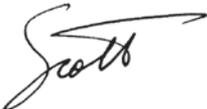
More than \$30,000 in direct-to-classroom funding. These “mini-grants” of \$100 to \$2,000 are enabling K-12 teachers in the greater Puget Sound area to start the year with much-needed resources they’d otherwise go without.

\$1,500 to Northshore School District. This supports educational programs that directly benefit students’ well-being and growth.

\$1,000 to the Edmonds School District Career and Technical Education Program. Administered through the district’s Foundation, the grant supports programs like DECA, Robotics Club, SkillsUSA, and others, which allow students to hone their competition skills and receive course certifications.

In this 80th anniversary year, I can think of no better way to honor our founder’s commitment to education than by sharing it with more people across the state.

Forward!



Scott Adkins
President

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



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



Join us for a **FREE** community **paper-shredding event** at all Inspirus locations.

Shred, page 2

Time for a **balance transfer?**

Here’s how to spot a debt-consolidation offer that will pay off.

Balance transfers, page 3

Get a **sneak peek** at what’s in store.



Coming attraction, page 4



**Saturday, Oct. 15,
10 a.m. until the
truck is full!**

Seattle:

5200 Southcenter Blvd.

Spokane Valley:

5123 E. Third Ave.

Lynnwood:

3405 188th St. S.W.

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

Why shred? Although computer hacking grabs the headlines, identity theft is often low-tech and close to home. All it takes is the wrong document – anything with a signature, account number, Social Security number, credit card offer, or legal or medical information – winding up in the wrong hands.

For tips on what to shred, visit:

fightidentitytheft.com/shred.html

**See you and your
shredables on the 15th!**

Money-Smart Tip of the Month

Roll your credit card balances into one money-saving payment

WHEN YOU NO LONGER can comfortably pay your credit card balances, it's time for a no-interest option to help you whittle down your debt.

The key: Finding an offer that won't ding you with fees or hit you with skyrocketing rates once the introductory offer is over. To vanquish debt quickly, you'll also want to avoid making new purchases until you've paid off the old ones.

Inspirus can help with our "Make Debt Disappear" program. See details below. ((51652))

Make debt disappear! 0% APR* Visa® balance-transfer special

- ✓ **0% APR for one year from your transfer date**
- ✓ **No transfer fees**
- ✓ **Transfer before Oct. 31, 2016.**

After one year, our regular low variable rate applies (currently 6.69% - 12.69% APR).

Apply now

Online: Click "Apply for a Loan" in Online Banking

By phone: 855.628.4233, weekdays 7:30 a.m. to 5:30 p.m.

*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 Visa credit card. The promotional rate does not apply to existing balances on your Inspirus Visa. Your account must be in good standing. 0% APR will apply only to transferred balance amounts and will remain in effect for up to 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. The Make Debt Disappear promotion may not be combined with any other offer.



Home Sweet Lynnwood Home

VISITING INSPIRUS just got easier for north-enders! Sept. 12, we opened our [third branch](#), located at 3405 188th St. S.W. in Lynnwood, one block southwest of Alderwood Mall. Now, the next time you're in the neighborhood, you can take advantage of face-to-face help with loans and more, speed through routine transactions with our Interactive Teller Machines (ITMs), or visit us at the Drive-Thru.

The branch is home to 30 Inspirus employees. In addition, the 27,000 square-foot building has eight tenants, with room for more.

Grand Opening, Oct. 10 – 14

Be sure to stop by Oct. 10 at 3 p.m. for a “meet and greet” with area teachers and students who are eager to share their education stories. The rest of the week, enjoy treats, giveaways, and activities for the kids, including a photo booth and free pumpkins. You also can check out our Community Wall, which features our partnership with local schools. This month it showcases support for the Edmonds School District's Career and Technical Education Program.

We look forward to seeing you!



Paying it forward

School foundations win with matching donations

INSPIRUS PARTNERS with individual [school district foundations](#) to provide extra support during fundraising drives. We match member donations to an aggregate total up to \$2,500.

Here's how it works: If you're ALREADY an Inspirus member, we'll donate \$20* when you donate. If you JOIN Inspirus during the drive and donate, we'll donate \$25.**

For more information, email us at marketing@inspirusCU.org or call 888.628.4010 during business hours.

*One \$20 Foundation contribution per family.

** One \$25 new-member donation per family.

IT'S AUDIT TIME AGAIN

The Supervisory Committee has engaged CliftonLarsonAllen, LLP, Certified Public Accountants, to complete an annual audit of Inspirus Credit Union. ((59721))

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 will be mailed soon. 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!*

Coming Attraction

A fresh new look for the new school year: The new *inspirusCU.org*

YOU ASKED, WE LISTENED. Later this month, we'll launch our redesigned website that makes finding the information you need faster than ever, whether you're at your desk or on your mobile device.



Here's a sneak peek at what you'll find:

- Faster access to the forms, applications, and services you use most
- Low-scroll screens, responsively designed for whatever device you're using
- A new navigation menu with quick-click pages
- Great rates featured prominently on the homepage
- Easy login to Online Banking from any page.

(You'll continue to use Online Banking just as you always have.)

<h2>Connect.</h2>	<p>➔ "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. ((19832))</p>
<h2>Engage.</h2>	<p>➔ OUR EDUCATION & COMMUNITY REPRESENTATIVES are always eager to lend a hand with in-service days, meetings, and more. Here are just a few of the events we'll attend this month:</p> <ul style="list-style-type: none"> • School Nurses Conference, Oct. 14 – Centralia • WASBO Workshop, Oct. 19 – Anacortes • Highline College Benefits Fair, Oct. 20 – Des Moines <p>Please stop by and say hello wherever you see the bright orange Inspirus banner!</p>
<h2>Share.</h2>	<p>➔ 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 a member each week who will win \$250 deposited to his or her membership savings account.* Everyone gets one entry per month, plus you'll get an additional entry automatically for each consecutive year you've been an Inspirus member. Good luck, and congratulations to September's winners:</p> <p style="text-align: center;"> – Marian H. of Mountlake Terrace, valued member since 1982 – Dena B. of Seattle, valued member since 1976 – Robert M. of Coupeville, valued member since 1959 – Beverly W. of Kent, valued member since 1998. </p> <p style="text-align: center;"><small>*This is a promotional contest of chance. No purchase necessary. Please see official rules for details.</small></p>

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



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