

## Thrifty loans, timesaving digital options to enrich your everyday life

I FIRST JOINED A CREDIT UNION because I wanted to make the most of every dollar I had. Its promise of better rates and fewer fees pulled me away from traditional banking. (Only later did I grow to understand credit unions' potential as a grassroots force for good in the community.)

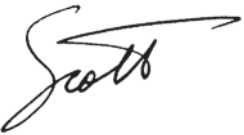
Fast forward many years, and I still appreciate their thrifty financial values – the same ones that likely attracted you to Inspirus, and the same ones highlighted in this *Bulletin*.

Right now, Inspirus is offering some of the best loan rates in the Northwest. If you haven't considered a loan in a while, now's a great time to exercise your membership and make a lasting difference in your everyday life. That might mean buying a new (or new to you) [reliable car](#), refinancing your [mortgage](#) to cover remodeling or reduce your payments, or discovering the peace of mind you get by consolidating and paying down [credit card debt](#). Our Personal Financial Representatives are trained to counsel you in finding the best options to fit your unique goals. ((138694))

We're also bringing you something you can't buy: more time. We're constantly upgrading our free digital tools to make them faster and even more useful, whether you use traditional Online Banking (see page 2 for news about [upcoming changes](#)), deposit checks with your smartphone, or rely on [Apple, Android, or Samsung Pay](#) to turn your phone into a virtual wallet.

Throughout 2017, watch for continuing investments in our members' futures – as a part of the education community, of course, but also in ways that directly benefit your bottom line with expanded products, services, and community and digital banking choices.

Forward!



Scott Adkins  
President

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



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

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

### LAST CHANCE: Balance Transfer Special

Pay off debt fast when you move balances to our Classic or Platinum cards!

[Visa, page 2](#)

### New Digital Banking Platform

Get ready for a better mobile and Online Banking experience.

[Digital banking, page 2](#)

### Auto loans starting at **2.29% APR**

Plus, low Inspirus rates on everything else that moves you!

[Vehicles, page 2](#)

## STATE OF THE credit union

View our full annual report.

**REFINANCE**  
your home  
with no  
closing costs\*\*

Don't get locked into another long-term mortgage! Reduce your monthly payment and pay off your home sooner with an **ADDvantage Mortgage Loan**. ((62758))

**Get the Inspirus ADDvantage!**

- ✓ 10-year terms as low as **2.95% APR\***
- ✓ 15-year terms as low as **3.35% APR**

**APPLY NOW** Online: [inspirusCU.org](http://inspirusCU.org) By phone: **855.628.4233**

\*APR = Annual Percentage Rate. Rates shown include 0.50% APR discount for loan repayment by direct deposit or payroll deduction. Rates and terms are contingent upon, including, but not limited to: credit history, loan to value, lien position, amount requested, collateral, and other risk based criteria. Rates listed are for first-lien mortgages with maximum 85% loan to value on owner occupied residences. Property must be located in Washington State.

The following loan example for the ADDvantage Mortgage loan reflects the average rate for loans opened over the previous 12 months: monthly principal and interest payments of \$9.77 per \$1,000 borrowed for 120 months at 3.25% APR. Payment amount does not include charges for taxes or insurance. Your payment may be higher.

Some restrictions and fees may apply. Rates and terms subject to change at any time. If refinancing an existing Inspirus loan, restrictions may apply. \*\*Lender pays closing costs and third-party fees on amounts between \$20,000 and \$200,000.

# Our New Digital Banking Platform

EXCITING THINGS ARE COMING to online and mobile banking! At the end of the month, we're launching our new Digital Banking Platform where members will experience:

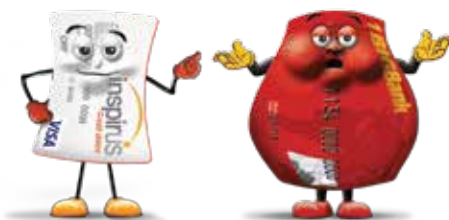
- **Account access across all devices.** Easily log in and view your accounts (even external ones) on your desktop, smartphone, or tablet!
- **An intuitive interface** that's simple to navigate and customize. Choose from a variety of background images and assign display colors to each of your accounts to personalize your banking experience.
- **Separate login for joint accounts.** Joint account holders can create their own username and password. They'll only see their specific accounts while the primary account holder will still see all account activity.
- **Expanded money transfer options.** Transfer funds when you need to, whether that's to another member, an external account, or a friend!
- **Tools to create savings goals.** Set target dates and track your progress.
- **New mobile banking app features** like Balance Peek. You can easily check your balance on the go without even logging into the app. Of course, we recommend using your smartphone's security when enabled.

For the most up-to-date information and other helpful resources, visit our [website](#).

## Our Visa balance transfer special ends March 31

MOVE OVER, DEBT. Pay off credit cards fast when you transfer your balances to a Classic or Platinum credit union Visa®:

- ✓ 2.00% APR\* on transferred balances for one year from your transfer date. After that, the variable rate (currently 6.60% – 12.60% APR) will apply.
- ✓ No annual or transfer fees
- ✓ Limits up to \$20,000. ((263323))



**Don't need a transfer? Choose our 2% unlimited cash-back Visa Signature Rewards card.**

**APPLY NOW**

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

**By phone:** 855.628.4233

\*APR = Annual Percentage Rate. Inspirus Visa Signature cardholders are not eligible for this balance consolidation promotion. Eligibility and the non-promotional rate for which you may qualify will be determined by your personal creditworthiness.

For balance transfers: The promotional rate applies to balances transferred to a credit union Visa credit card. The promotion may not be combined with any other offer and does not apply to existing balances on your credit union Visa. Your account must be in good standing. 2.00% APR will apply only to transferred balance amounts and will remain in effect for up to one year. After that, your rate on any remaining transferred balance converts to our regular variable rate, currently 6.60% – 12.60% APR as of Feb. 1, 2017. When you call, you'll want to have this information handy for each card you'll be transferring balances from: account number, transfer amount, payee, and payment address.

Programs, rates, terms, and conditions are subject to change. A 1% foreign transaction fee may apply to Platinum and Classic cards.

► **BECOME AN INSPIRUS ASSOCIATE DIRECTOR.** Visit [inspirusCU.org/board-openings](http://inspirusCU.org/board-openings) for information and an application for this unique member opportunity. Non-voting Associate Directors gain background on the internal policies and procedures of Inspirus Credit Union and participate in strategic planning and special projects. Associate directorships may offer a path to full service on the Board of Directors. We currently have two Associate Director positions open. **Online applications will be accepted through April 5, 2017.**

TURN  POSSIBILITY into reality

Whatever moves you, an Inspirus loan puts you in the driver's seat with:

**Auto rates** as low as **2.29% APR\***

**RV rates** as low as **3.80% APR\***

**Plus...**

- ✓ up to **72 months** for new or used vehicles and refinances
- ✓ **100% financing**, including tax and license ((131595))
- ✓ **Funding** in as little as two days.

**ACT NOW**

**Online:** [inspirusCU.org/auto-loan](http://inspirusCU.org/auto-loan)

**By phone:** 855.628.4233

\*APR = Annual Percentage Rate. Current rates from 2.29% - 15.30%. Subject to change at any time. Rates shown include 0.50% discount for loan repayment by direct deposit or payroll deduction. Rates and terms subject to, but not limited to: credit history, age of collateral, loan to value, and loan term.

**Loan Example:** Monthly principal and interest payments of \$14.88 per \$1,000 borrowed for 72 months at 2.29% APR.

\$10,000 minimum loan amount on terms 73-84 months. Some restrictions and fees may apply.

LIKE US on facebook

If you haven't yet liked our Inspirus [Facebook](#) page, please take a moment to link to it from our site. Facebook lets you connect with fellow credit union members and be the first to know about special promotions and contests.

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. After verifying your account number, we'll deposit \$100 into your savings account. **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](http://inspirusCU.org)



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Federally Insured by the NCUA



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