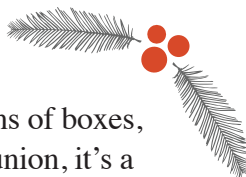


Giving knows no season



IN THIS MONTH that celebrates giving, we delight in the traditions of boxes, bows, and bulging holiday stockings. For many of us at the credit union, it's a reminder of how lucky we are that [giving back](#) to Washington's schools and communities is an integral part of Inspirus throughout the year.

In choosing the credit union for your loans, credit cards, and checking and savings accounts, you've supported 2017 givebacks like these:

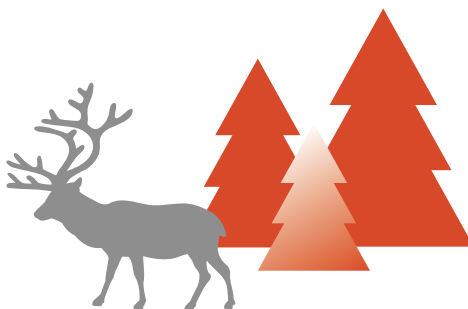
- **\$100,000 to [DonorsChoose.org](#).** Through our [#FundFriday](#) program and flash-funding surprises, teachers across the state realized classroom dreams for everything from technology enrichment to simple needs like books for leveled reading. If you haven't yet browsed this nationally acclaimed crowdfunding site, please treat yourself with a visit. You're in for a burst of inspiration! ((94026))
- **\$10,000 to [Fred Hutchinson Cancer Research Center's Science Education Partnership](#)** for high school biology teachers. Teachers work shoulder-to-shoulder with some of the nation's top medical researchers, giving them a unique perspective to bring back to their classrooms in the fall.
- **\$29,845 to community colleges** through scholarships, bookstore giveaways, and targeted specialty programs.
- **In-kind gifts** to support housing-insecure students across the state. That included weekend and summer meals, hundreds of warm winter coats, and 1,000 backpacks stuffed with school supplies.

As we wish you and your family a wonderful holiday, we look forward to another year of partnering with you in a spirit of giving that transcends the season.

Onward!



Scott Adkins
President



Rates your way, 24 hours a day



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

[inspirusCU.org](#)

Hurry! Ends Dec. 17, 2017

Refer your friends, earn up to \$500!

There's still time to earn a bonus when you invite your family and friends to join Inspirus.

Refer a Friend, page 2

Wrap up the perfect holiday

Save with our low-rate Visa cards.

Festively frugal, page 2

Is it 'Merry Mustang' or 'Happy Honda?'

Auto loans as low as 2.79% APR.

Drive, page 2

NOTICE OF ANNUAL MEETING

The 82nd annual meeting of members will be held at 10 a.m. on Feb. 21, 2018, at the Bricklayers Union Building (next door to our branch), 15208 52nd Ave. S., Tukwila, WA ((202069))

GET INVOLVED

Interested in serving on Inspirus Credit Union's board of directors or supervisory committee? Go to [inspirusCU.org/annual-meeting](#) to apply and learn more.

LIKE US ON FACEBOOK

When you do, you'll connect with fellow credit union members and be the first to know about inspiring givebacks and special promotions and contests.

HOLIDAY closures

Inspirus Credit Union branches (as well as our Shared Branch locations) will be closed **Monday, Dec. 25, 2017**, and **Monday, Jan. 1, 2018**. You still can manage your accounts online or via ATM.



Hurry! Offer ends Dec. 17

Join our Refer a Friend Program and earn up to \$500!*

GREAT THINGS HAPPEN when friends help friends!

There's still time to visit inspirusCU.org/refer and sign up for our [Refer a Friend Program](#). Then, let your friends, relatives, and colleagues know about the great deals and feel-good partnerships they'll enjoy as credit union members. When they join, you'll receive \$50 and so will they! ((43078))

Creating your referral account (and getting your personal referral link) takes less than five minutes. Once you do, you're ready to start inviting friends via email, text, and social – and earning cash!

Visit inspirusCU.org to learn more!

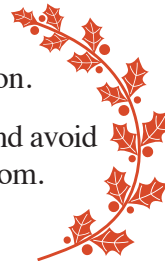
**Only one \$50 referral payment will be made per new member (even if multiple accounts are opened). Inspirus members can refer up to 10 new members for a total of \$500. See inspirusCU.org/refer for details.*

Tips for the festively frugal

MAKE THIS MOST WONDERFUL TIME of year even merrier with shopping tips from our credit and consumer advocates:

- Make a list to ensure you have ideas for everyone. That way, you'll avoid buying overpriced "desperation" gifts.
- Create a budget based on your list and stick with it.
- Pay with credit cards that offer rebates. ((247099))
- Plan for hidden costs like shipping fees and parking.
- Use credit rather than debit cards, which offer better fraud protection.
- Beware of bogus websites. Make sure they use "https" in the URL, and avoid websites that use free email providers like @gmail.com or @yahoo.com.

Visit inspirusCU.org/holiday-guide to learn more!



Oh what fun it is to drive ...

- ✓ Auto loans starting at **2.79% APR***
- ✓ **New or used cars**
- ✓ **Up to 72 months**
- ✓ **Get preapproved for better bargaining leverage with dealers.**

PHONE
855.628.4233

ONLINE
inspirusCU.org/auto-special

Use our easy **Auto Bot tool** to "try on" different loans!

*APR = Annual Percentage Rate. 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 and the loan term that is selected. Loan example: Monthly principal and interest payments of \$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 are accurate as of 12/1/17 and subject to change.



WRAP UP THE PERFECT HOLIDAY

Two Visa® cards. Two exceptional values. Pick the one that's right for you:

Rates as low as 7.75% APR **Visa Platinum**

- 0% APR* on new purchases for six months
- Low regular variable rate (currently 7.75% - 13.75% APR).

2% cash back **Visa Signature Rewards**

- 2% unlimited cash back on all purchases
- Low regular variable rate (currently 9.75% - 15.75% APR*)
- Perks like price protection, return reimbursement, extended warranties, and much more.

APPLY NOW

By phone **855.628.4233** or click the **APPLY FOR A LOAN** widget in Digital Banking.

*APR = Annual Percentage Rate. Eligibility and the non-promotional rate for which you may qualify will be determined by your personal creditworthiness. The rates and information above are accurate as of December 1, 2017, and are subject to change. APR will vary after account opening. A 1% foreign transaction fee applies to Platinum cardholders. If you take a cash advance, a 2.5% fee applies. There are no fees for balance transfers. Program, rates, terms, and conditions subject to change without notice.

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!

LEARN lending lingo

This month's term: **Balance transfer**

A "balance transfer" means opening a new loan to pay off another. When it has a lower interest rate, better terms, and no fee, a balance transfer can help you reduce debt faster. Often, you can find low or no-interest introductory deals.

Credit cards make up most balance transfers, but you can transfer balances for almost any type of loan – auto, personal, or even home equity.

Have a financial term you'd like explained? Let us know at marketing@inspirusCU.org

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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