

Grateful, and eager to share our blessings

WE'RE FORTUNATE to work with an exceptional community bound by a passion for education in which kindness, generosity, and selfless acts are part of everyday life.

Inspirus continues to embrace a Thanksgiving tradition where team members share who or what they're most thankful for. It's always an uplifting, rewarding day that reflects the spirit of the people we serve. Topping our gratitude list:

Washington educators and school employees. Education is a rare passion that allows one person to change the lives of many. It's an honor to serve people who've chosen this challenging career path. Teaching is many things, but "easy" isn't one of them. When we need a boost of inspiration, we only need to look at the heroes who walk through our door every day. ((44168))

Our members. Inspirus members embrace positivity. Their belief that we're better together helps fuel our mission.

Robert J. Handy, our founder. This former teacher set our credit union on a course like no other, enabling us to become the state's only financial institution valued most for its contributions to education.

Our Board of Directors. Our Board provides visionary expertise that ensures our ability to both do *good* and do *well*. ((226395))

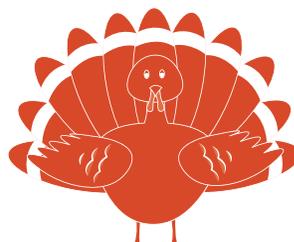
The Inspirus team. I'm lucky to be surrounded by people who are as committed to member service as they are to giving back to education. Each year, they volunteer hundreds of hours in classrooms across the state.

For all that our membership community has accomplished together, I believe the best is yet to come. If you agree, I hope you'll invite your friends and family to join us as part of our new [Refer a Friend Program](#). Your referrals are the ultimate expression of trust and an honor for which we couldn't be more thankful.

With gratitude,



Scott Adkins
President



Happy Thanksgiving!

Thank you for helping shape a bright future for Washington's kids.

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 have selected a sample of member share and loan accounts to verify account balances directly with the account owner by letter. We appreciate your participation.

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



Refer your friends, earn up to \$500!

To honor and thank members who invite their friends to join the Inspirus family, we're offering limited-time referral bonuses through Dec. 17, 2017.

[See page 2 for details!](#)

Fall for amazing auto rates

Use our Auto Bot to "try on" different loans starting at just 2.79% APR!

[Auto loans, page 2](#)

Guaranteed returns, no market ups and downs

See how our 1.25% Annual Percentage Yield Certificate can give you peace of mind.

[Certificate, page 2](#)

Learn lending lingo

Check out this issue's straight-talk translation of "preapproved."

[Lending lingo, page 2](#)

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!



Fall for amazing auto rates

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

GREAT THINGS HAPPEN when friends help friends! ((85648))

Visit us online to 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!

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 \$\$\$!

- ✓ as low as **2.79% APR***
- ✓ **New or used cars**
- ✓ **Up to 72 months**
- ✓ **Get preapproved for better bargaining leverage with dealers. ((218320))**

PHONE
855.628.4233

ONLINE
inspirusCU.org/auto-special

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

How it works



Sign up and get your personal referral link.



Share it through email or on your social media channels.



Get rewarded when your friends join!

Example: Susie, an existing Inspirus member, refers 10 friends and they all decide to become Inspirus members. At \$50 per referral, Susie scores \$500 in her savings account.

*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.

LEARN lending lingo

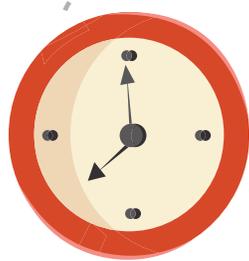
This month's term: Preapproved.

A "preapproved" loan means a lender will review your credit and let you know the type of loan, amount, and terms for which you qualify.

You're under no obligation to take it, but a preapproved loan can be a smart move. It eliminates unwanted financial surprises and gives you clout similar to a cash buyer. When car shopping, for example, you're free to negotiate your best price independent of seller financing.

Have a financial term you'd like explained? Let us know, and you may see it in the *Bulletin!*

marketing@inspirusCU.org



TIME FLIES WHEN YOU'RE SAVING BIG. Get a 24-month Certificate at 1.25% APY*

- Open with as little as \$500
- Dividends compounded and paid monthly
- Visit online to see all available rates and terms

OPEN YOURS TODAY! By phone **888.628.4010** or online at inspirusCU.org

*APY = Annual Percentage Yield

APY assumes interest remains on deposit until maturity. Dividends compounded and credited monthly. Subject to penalty for early withdrawal of principal balance. Fees may reduce earnings. Rates are accurate as of 11/1/2017 and are subject to change at any time without notice. See inspirusCU.org for details.

Automatic renewal upon maturity. Certificate accounts with an automatic renewal feature will be renewed for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 30 days prior to maturity. You will have a grace period of seven days after the maturity date to select a different term or withdraw the funds from the certificate account without being charged an early withdrawal penalty.

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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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Federally Insured by the NCUA



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