

Independent yet interconnected

WHEN PROSPECTIVE members walk into the credit union, one of the first things we talk about is what it means to be a “financial cooperative.” That is, how we’re all in this together – pooling resources to improve the lives of fellow members and working to make our communities a little better.

Now that we've made it to summer and school employees and families can catch their breath and recharge, it's a great time to ensure you're taking advantage of all the benefits of your financial cooperative. Here are just some ways we can help:

Personal Finance Representatives available to meet one-on-one. We have a team full of people who are happy to go over your finances with you and help find the products and services that best fit your unique needs. We'll do the math to see how we can save you money.

Youth accounts for the young savers in your life. Just because school is out doesn't mean there's not more to learn. We can tailor account packages to match your child's readiness – starting with a simple [savings account](#) and even building up to a [credit card](#).

Support for schools. Go to [inspirusCU.org](#) if you want to learn about the many resources we offer to help teachers and schools in our community. Whether it's getting set up with crowdsourced funding through [DonorsChoose.org](#), free access to financial literacy tools for all ages, or finding other classroom resources, Inspirus is here for you.

We wish you a relaxing, fulfilling summer made even better with financial success achieved the credit union way.

Onward!



Scott Adkins
President

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



Find up-to-the-minute rates, terms, and lending examples anytime. [inspirusCU.org](#)

eStatements mean more givebacks



Switch from paper statements to electronic statements.

[eStatements, page 2](#)

Is it time to refinance your home?



Find out if you can pay off your loan faster with less out-of-pocket cash.

[Mortgage loans, page 3](#)

Share your experience



Check out our branches on Yelp.

[Yelp, page 3](#)

Holiday closure



Inspirus Credit Union branches will be closed **Tuesday, July 4, 2017**, in honor of Independence Day. You still can manage your accounts online or via ATM. ((41547))

Drive happier

with [auto loan rates](#) as low as **2.59% APR** for up to 72 months.



Rate shown includes a 0.50% discount for repayment by direct deposit or payroll deduction. Rates currently range from 2.59% - 15.60% APR and are determined by individual creditworthiness. Loan example: Monthly principal and interest payments are \$15.01 per \$1,000 borrowed for 72 months at 2.59% 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 accurate as of 7/1/17 and are subject to change.

Win \$250 in our 'Valued Member Since ...' drawings

You're not a customer at Inspirus Credit Union. You're a valued member and owner!

To honor and thank our loyal and growing membership, we randomly draw one member's name each quarter to **win \$250**, which we'll deposit to his or her credit union savings account.*

There's no sign-up needed, no product to try. All members – regardless of age – are eligible to win. Every member gets at least one entry per quarter, and you'll get an additional entry automatically for every consecutive year you've been an Inspirus Credit Union member. If you've been a member for 20 years, you'll get 20 entries per quarter; 30 years, 30 entries; and so on. ((253335))

Good luck!

*This is a promotional contest of chance. Please see inspirusCU.org for details.

Congratulations to our second-quarter winner, Diane S. of Burien, a valued member since 1984!

Get more givebacks when you use eStatements

WHEN YOU CHOOSE online [electronic statements \(eStatements\)](#) instead of paper statements, you help make the most of your membership. Switching is easy, and you'll enjoy these advantages right away:



- **Higher dividends.** Earn 7.00% APY* on the first \$500 in your primary savings and checking accounts when you use eStatements and automated deposits. (You'll continue to earn our regular competitive dividends for amounts over \$500.)
- **Peace-of-mind security.** We use the industry's gold-standard safeguards to protect your data from cybercriminals. And by going digital, you never need to worry about mail thieves or dumpster divers getting their hands on your personal information.
- **Cut the clutter.** Once you sign up for eStatements, we begin building a 36-month online archive of past statements for you. Have a question? Your account history is just a click away.
- **Save a tree.** When you go paperless, you not only give the environment a break, you help us give back to you. The money we save on stationery, envelopes, and postage gets passed along to members with more free services and better rates.

To switch, log in to Digital Banking and click the "Statement/Document" widget. Then, select "Register," and you're just a few keystrokes away!

*APY = Annual Percentage Yield. Members with recurring monthly direct or payroll deposits and eStatements for their accounts will earn 7.00% APY on any amount up to \$500 in their savings and 7.00% APY on any amount up to \$500 in their checking account. Balances over \$500, or accounts without direct deposit and eStatements, will earn our regular competitive rates, 0.10% for checking and 0.20% for savings accounts. All rates are current as of 6/1/2017. Rates are subject to change and may change after account opening. A \$5 minimum deposit is required for opening a savings account and a \$50 minimum deposit for opening a checking account. Fees may reduce earnings. The benefit will be limited to one savings and one checking account receiving eStatements and direct deposit/payroll deduction per primary account holder. For members with multiple savings and checking accounts, the rate will be applied to the accounts that have been open the longest. Youth accounts (M3 Money Club, Elements of Money, and e-Visions) qualify without automated deposits. Terms and conditions of this program are subject to change without notice. Please contact us during regular business hours for details

July is National Park and Recreation Month



IT'S NOT TOO LATE to get in on our low [RV loan rates](#) starting at just 3.80% APR.* Get preapproved for 100% financing for boats, campers, travel trailers, fifth-wheels, motorhomes, motorcycles, and ATVs. Loan terms are available up to 180 months.

Call 855.628.4233 or visit us online to get details or apply.

*APR = Annual Percentage Rate. Rates shown assume a .50% discount for repayment by direct deposit or payroll deduction. An additional discount of .40% for a loan to value less than 80% may apply. Although the credit union charges no fees for new vehicle loans, fees charged by third parties (including other financial institutions or agencies like the Department of Licensing) may apply. Some restrictions and fees apply on refinances. The rate you receive is subject to your credit history, the age of the collateral, loan term, and loan to value.

Loan example: Monthly principal and interest payments are \$11.25 per \$1,000 borrowed for 120 months at 6.30% APR. Rates currently range from 3.80% - 16.35% and are subject to change.

Refinance your home with rates as low as **3.40% APR*** and no closing costs!

Discover how much you can save with an **ADDvantage Mortgage Loan.**



WITH HOME VALUES soaring and interest rates still among their lowest in years, a lot of homeowners are wondering if they should refinance mortgages that are only a few years old.

The short answer: Maybe. ((232564))

Refinancing is 100% about numbers. Simply put, does the amount you'd save in interest (either because of a shorter loan term, lower interest rate, or both) outweigh the fees you'd pay? Taken a step further, if you need cash for another purpose (like education, home improvement, or a car), would the loan's possible tax-deductible interest** make it worth borrowing extra against the equity you've built in your home?

You just can't know until you do the math. A lot of lenders, including Inspirus, will help you with that at no charge. As you explore your choices, make sure you ask questions about closing costs (like appraisals, title search, and credit checks), potential tax benefits, and the option to "buy down" your rate by paying points.

For a free, no-obligation mortgage checkup, call an Inspirus lending expert at 855.628.4233, or for general information visit inspirusCU.org.

*APR = Annual Percentage Rate. The APR disclosed includes a .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 and are subject to change.

The home equity loan amount borrowed must be at least \$20,000 and not greater than \$200,000 in order to have the third-party fees waived. Otherwise, the credit union charges no application fees, but third-party provider fees for services such as title insurance, appraisals, and flood determination may apply. Minimum loan amount of \$10,000. If refinancing an existing Inspirus Credit Union loan, a refinance fee may apply. Loan Example: Monthly principal and interest payment of \$515.79 on a \$50,000 loan at 4.40% for 120 months. Payment includes principal and interest only. Your payment amount may be higher. The rate you receive will be based on your credit history, loan to value, lien position, and terms requested. Other qualifying conditions apply. Eligibility for loan products may be limited if you do not live in Washington. Please contact us for details. Inspirus Credit Union is an Equal Housing Lender.

** Consult a tax advisor regarding the deductibility of interest.

Changing jobs?

We can set up your automated deposits

Change is good, but just because your career takes a new turn, your money doesn't have to. If you're changing jobs, let us know once you're settled. We can help make the transition easier by setting up automated payroll deposits to your credit union account. Direct deposit (for your entire paycheck) or payroll deduction (for part of your paycheck) means you get access to your money as soon as you're paid – no need to visit a branch or ATM. Plus, you qualify for lower rates on most credit union loans.

Call **888.628.4010** to reach a Financial Management Representative who's ready to help.

Your opinion counts!

WE'RE ON YELP! Check us out. You can find a branch location near you by searching for "Inspirus." Yelp pages provide the chance to share photos and opinions about the credit union. We always love hearing from our members! Here's a comment from Clover A. of Seattle:

"My love didn't change when the name did. This bank is the BEST. Amazing rates, truly comprehensive customer service and the knowledge your money is being well protected and well managed ... I will always be a customer ... because this is my kind of bank!"

We also love seeing our members! Right now, when you check into one of our branches on Yelp you can get a free Inspirus tumbler – our gift to you for simply doing your everyday banking.



#FundFriday inspires young artists at Rainier Beach High School

INSPIRUS CONTINUES its mission of giving back to Washington classrooms!

On June 9, as part of its ongoing \$100,000 #FundFriday pledge to support Washington classrooms in partnership with DonorsChoose.org, the credit union surprised Mr. Jefferson's Rainier Beach High School ceramics class with a grant to fully fund their request for a potter's wheel.

In explaining their needs, Mr. Jefferson wrote:

"My students need a potter's wheel to inspire their ceramic work. Working on the potter's wheel does amazing things for the mind, body, and spirit. When a young person works on the throwing wheel you see a focus like no other. The wheel trains young people to be still and hold their center on the potter's wheel as well as in their lives."

#FundFriday goes to the heart of Inspirus's mission to bring needed help directly to classrooms. Each week, we randomly select a classroom project listed on DonorsChoose.org and fully fund it.

You can follow #FundFriday on Facebook. If you haven't "Liked" our page yet, please do! That way, you won't miss any of the inspiring classroom stories. You also can learn more at inspirusCU.org/fund-friday.



Mr. Jefferson's 9-12th graders at Seattle's Rainier Beach High School celebrated a surprise gift from Inspirus that fully funded their DonorsChoose.org request for a potter's wheel, enabling them to make these beautiful creations.



UPGRADE NOW to a Visa Signature Rewards Card!

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All credit cards subject to credit approval. APR is determined by individual creditworthiness and will vary after account opening. Program, rates, terms, and conditions subject to change without notice. A 2.5% fee applies for cash advances. Visit inspirusCU.org to see our [Visa Signature Terms and Conditions](#) for details.

* See full terms of service at visasignatureconcierge.com.

MEMBER BULLETIN BOARD

Upcoming back-to-school event?

Let us know at marketing@inspirusCU.org. We'd love a chance to recognize your hardworking staff and brighten your day with a little inspiration (that is, coffee and pastries!)

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. Plus, you'll stay connected with #FundFriday. ((4520))

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
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