

## You don't have to end 2018 where you're starting

“YOU CAN'T GO BACK and make a new beginning. But you can start today to make a new ending.”

I don't know who coined that adage, but I wouldn't be surprised if he or she said it around this time of year.

If you rang in 2018 carrying more debt than you want, bought a home or car at higher-than-ideal interest rates, or find yourself running out of money before you run out of month, we can help! ((97761))

Our Financial Management Representatives are trained to guide you in rewriting your financial story, starting from wherever you are right now:

**Make the most of your savings.** This month, we raised our savings and checking dividends to 8.00% Annual Percentage Yield (APY) for [ADDvantage members](#) (See page 2). Make sure you qualify by switching to eStatements and automatic deposits.

**Refinance for better loan rates.** Don't feel trapped by a high-interest car loan, home mortgage, or credit card. Let our lending team crunch the numbers to see if [loan refinancing](#) or a balance transfer to our [Platinum Visa](#) could save you money – no pressure, no obligation (See page 2).

**Use a cash-back credit card.** If you usually pay off your balance at the end of the month, a premium card like our [Visa Signature Rewards](#) may be right for you. You get unlimited 2% cash back on every purchase (See page 2)!

Everybody loves a new beginning, but I think there's even more to be said for a strong finish. I encourage you to put the power of membership behind you as you navigate the opportunities that the New Year brings.

From our credit union family to yours, wishing you all the best for a happy and prosperous 2018.

Onward!



Scott Adkins  
President



### 8 is great!

ADDvantage members can earn **8.00% APY** on the first \$500 in their **savings and checking accounts**.

*Deposit rates, page 2*

### Get the right card for 2018

Looking to pay down debt or get cash back? We have the Visa for you.

*Visa, page 2*

### Warm coats, warm hearts

Inspirus and its members reached out to help during the holidays.

*Community, page 3*

### You deserve better

See how prearranged financing is the way to go for cars, boats, and RVs.

*Auto loans, page 4*

### Rates your way, 24 hours a day



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

# WIN \$250 IN OUR

'Valued Member Since...' drawings

**"Congratulations to our fourth-quarter winner, Anutara P. of Lynnwood, a valued member since 1983!"**

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 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 a member of Inspirus Credit Union.

\*This is a promotional contest of chance. No purchase necessary. Please see [inspirusCU.org](http://inspirusCU.org) for details.

8 is great!

## Earn 8.00% APY\* on your savings and checkings

NEW YEAR, NEW RATES. Effective Jan. 1, 2018, Inspirus raised its ADDvantage dividend rates to 8.00% APY for the first \$500 that members have in their savings AND the first \$500 in their checking accounts. That's up from 7.00% APY, which we paid in 2017.

For balances over \$500, the savings rate is 0.25% APY, and the checking rate is 0.10% APY.

To qualify for ADDvantage, simply choose eStatements and automated deposits (payroll deduction or direct deposit).

When members choose electronic services that help us save money on postage and printing, we don't use the money to pad our balance sheet. We pass it back to them! That's the not-for-profit credit union difference! ((121825))

To learn more, visit [inspirusCU.org/addvantage-savings](http://inspirusCU.org/addvantage-savings).

\*APY = Annual Percentage Yield. Rates accurate as of the last dividend declaration date. Fees may reduce earnings. Rates subject to change at any time after account opening. Minimum balance to open a checking account is \$50; minimum balance to open a savings account is \$5.

### So how much will you earn?

\$500 at 8.00% APY earns \$40 in a single year. That's **\$80 in dividends** between your savings and checking accounts!

## RESOLVE TO SAVE WITH AN INSPIRUS VISA

**Knock out debt or reward yourself with cash back. Two Visa® cards. Two exceptional values.**

Pick yours:

### 2% balance transfer

Lock in 2% APR\* on all balances transferred to an **Inspirus Visa Platinum card** for one year.

After that, our low variable rate applies (currently 8.00% - 14.00% APR).

Just act before **March 31, 2018**.

### 2% cash back

Get 2% cash back on all purchases with an **Inspirus Visa Signature card**.

**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 creditworthiness. The promotional rate applies to balances transferred from a non-Inspirus Credit Union credit card to an Inspirus Platinum Visa credit card. The promotional rate does not apply to existing balances on your Inspirus Visa. Your account must be in good standing. 2.00% APR will apply only to transferred balance amounts and will remain in effect for 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 will convert to the current rate, based on your creditworthiness, at that time. The variable rate is subject to change at any time. To help you pay down the debt on your card quickly as possible, all payments you make over your minimum payment will be applied to the highest APR balance on your card. This promotion may not be combined with any other offer and is subject to change. A 2.5% fee applies for cash advances. A 1% foreign transaction fee may apply to Platinum cards.



Community Spotlight

# Inspirus members make holidays merrier across the state

THANKS TO INSPIRUS MEMBERS, thousands of Washington kids enjoyed a brighter holiday season:

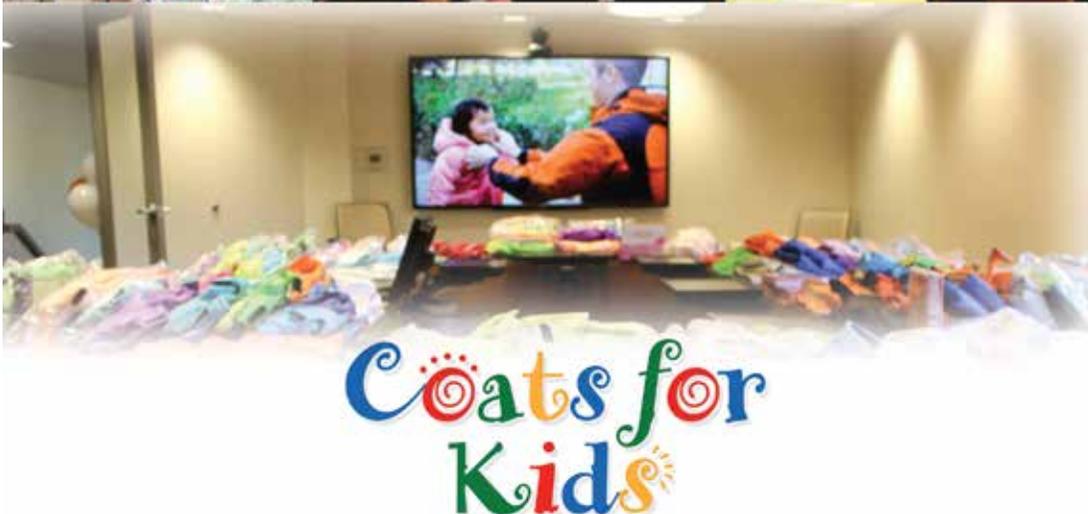
▶ **Seattle.** As part of our [Coats for Kids Drive](#), Inspirus members dropped off new and gently used coats to benefit students in need in the Tukwila, Highline, Kent, Renton, Tacoma, and North Thurston public schools. In addition, Inspirus donated \$1,000 for winter supplies, plus \$1,000 in cash. ((108724))



▶ **Lynnwood.** Members also donated to our [Coats for Kids Drive](#). Plus, to benefit students in the Edmonds School District, Inspirus donated \$1,500 to [Washington Kids in Transition](#), a program that provides take-home snack bags to make sure housing-insecure kids have something to eat in the evening.

▶ **Spokane.** Inspirus donated \$5,500 to Second Harvest's [Bite2Go](#) program that provides meals for housing-insecure children when school is closed. The Inspirus gift covers a year's worth of weekend meals for 45 students at Spokane's Centennial Middle School.

Giving back goes to the heart of the [Inspirus mission](#). By using our financial services in 2017, you helped us give over **\$350,000** to schools, students, and educators in need across Washington.



## 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, Wash.**

## GET INVOLVED

Interested in serving on Inspirus Credit Union's board of directors or supervisory committee?

Go to: [inspirusCU.org/annual-meeting](http://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 **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!

# YOU DESERVE A BETTER BUYING EXPERIENCE ... WHETHER YOUR DREAM ROLLS OR FLOATS!

Get behind the wheel with preapproved financing that gives you better bargaining leverage with dealers:

## New and used cars

- Starting at 2.79% APR\*
- Up to 72 months to pay

## Boats and RVs

- Starting at 3.99% APR\*
- Up to 180 months to pay



Go online or call today: 855.628.4233 • [inspirusCU.org/auto-special](http://inspirusCU.org/auto-special)

Just in time for the Seattle Boat Show, Jan. 26 – Feb. 3, and the Spokane Boat Show, Jan. 27 – Feb. 3!

\*Rates shown include a 0.50% discount for repayment by direct deposit or payroll deduction. Auto rates currently range from 2.79% - 15.80% APR and are determined by individual creditworthiness and the loan term that is selected. RV rates currently range from 3.99% - 16.84% and are subject but not limited to: credit history, age of collateral, loan to value, and loan term. All loans are subject to Inspirus lending policies, collateral requirements, and loan-to-value guidelines. Additional restrictions and fees may apply. Rates are accurate as of 1/1/18 and subject to change.

Auto Loan payment 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. RV payment example: Monthly principal and interest payments of \$15.87 per \$1,000 borrowed for 72 months at 4.49% APR.

## Find 2017 tax information on your statement

GET A JUMP on your 2017 tax return! Your December 2017 statement contains important information including year-end totals for all the accounts and loans you had in 2017, even if they're now closed. It shows the amount of dividends your accounts earned and interest you paid on loans. ((16596))

You'll find the same information when you login to Digital Banking or by calling our automated Telephone Banking system at 800.628.7910.

Watch your mail in late January for forms 1099 (if you earned more than \$10 in dividends) and 1098 (if you paid more than \$600 in interest on a home equity loan, if you have one).

### Link to a FREE offer from TurboTax®!

Log in to Digital Banking and click the link located in the Quick Links section on the right side of the Dashboard page. If your tax return is simple, you'll pay nothing to file. Get details!

## Direct deposit speeds IRS refunds

FOR A FASTER TAX REFUND, ask Uncle Sam to deposit your check directly into your checking or savings account.

You'll find instructions in the IRS tax booklet on how to have your refund deposited into your checking account. (The IRS just needs the numbers that appear on the bottom of your checks so it can make an ACH deposit into your account.) If you want your refund to go to savings, please call us. We can verify the correct account numbers to give to the IRS.

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)



### Board of Directors

Richard A. Rutkowski  
 Brian L. Benzel      William C. Bonaudi      Linda S. Cowan  
 Sandra M. Kurack      Shirley Liu-Hodgson      Roger A. Reimer  
 Andrew Austin, Assoc. Director      Karen McGaughey, Assoc. Director  
 Mary H. Johnson, Director Emeritus  
 Bud Saxberg, Director Emeritus  
 Carl E. Tingelstad, Director Emeritus

### Supervisory Committee

Shirley Liu-Hodgson      Rob McFarland      Matt Medlin

Federally insured  
by NCUA.

