

## Breaking new ground in more ways than one

INSPIRUS BREMERTON is officially taking shape! Last month, we broke ground on the site of our first-ever branch in Kitsap County. We've long dreamed of giving our 2,500 members there a branch in their backyard, and we think this one will be worth the wait. It will occupy approximately

2,200 square feet (with some additional space for tenants) at 5373 Auto Center Way. Four employees will staff the branch, which we expect to open this winter. Check out the architectural rendering above, along with a photo of our ground-breaking ceremony.

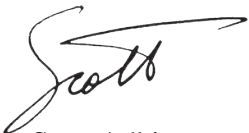
The new branch speaks to our commitment to giving members a choice in the way they manage their money, whether that's online, by phone, or in person at a branch. The branch joins three others (in Seattle, Spokane, and Lynnwood), and we don't expect it to be our last. As we grow, we'll add more locations across the state.

We've also "broken ground" on better [bill payer service](#). You'll now find it easier to keep track of spending and scheduled payments, manage payees, and choose the delivery method you prefer. In addition, we've upgraded the Inspirus [mobile app](#), making it faster to switch between accounts, search for transactions, and more. ((106366))

Finally, we're welcoming two new associate directors, Geof Griebel, the CEO of EoScene Corporation, and Benjamin Basson, a vendor manager at Amazon.com, to our Board. Each possesses unique business and technical expertise combined with a passion for community service. We're excited and grateful they're part of our team.

We know summer is a time when many of our members break new ground, too – whether that's continuing their education, completing projects around the house, or exploring the world through travel. Whatever your summer has in store, we're eager to support your success. Just let us know how we can help.

Onward!



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)

**Get more from your savings account**

Switch to electronic statements today.

*Earn 8.00% APY, page 2*

**Go where you want to go**

Visit us online to try out different car loans.

*Car loans, page 2*

**Put a new home within reach**

See how our longtime partner can help.

*Evergreen Home Loans, page 3*

**Need a dose of 'feel good?'**

Check out our latest #FundFriday givebacks.

*#FundFriday, page 4*

**Holiday closure**

Inspirus Credit Union branches will be closed **Wednesday, July 4, 2018**, in honor of Independence Day. You still can manage your accounts online or via ATM.

## Certificates

...a safe, easy road to a better return on your savings.

**36 months 2.00%**

**24 months 1.75%**

**18 months 1.50%**

**12 months 1.30%**

*Annual Percentage Yield*



**LEARN MORE at [inspirusCU.org](http://inspirusCU.org) or call 888.628.4010**

Annual Percentage Yield assumes dividends remain on deposit until maturity. Dividends compounded and credited monthly. Subject to penalty for early withdrawal of principal balance. Fees may reduce earnings. Rates accurate as of July 1, 2018, and are subject to change at any time. Open with as little as \$500. See [inspirusCU.org](http://inspirusCU.org) for details.

## Choose the loan that's right for you!



**Rates start at just 3.29% APR\* for up to 72 months!**

\*APR = Annual Percentage Rate. Rate shown includes a 0.50% discount for repayment by direct deposit or payroll deduction. Rates currently range from 3.29% - 16.30% APR and are determined by individual creditworthiness and the loan term that is selected. Loan example: Monthly principal and interest payments of \$15.32 per \$1,000 borrowed for 72 months at 3.29% 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 subject to change without notice.

# Get the most out of your savings account

MORE BENEFITS MAY BE ON THE HORIZON if you haven't yet switched to automated deposits and online electronic statements ([eStatements](#)) instead of paper statements.

When you do, you'll qualify to earn 8.00% APY\* for the first \$500 in your savings AND the first \$500 in your checking accounts. (You'll continue to earn our regular competitive dividends for amounts over \$500.) You'll also get free image-style checks. You can learn more at [inspirusCU.org/addvantage-savings](http://inspirusCU.org/addvantage-savings).

"Giving up" paper means gaining so much more:

- **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. ((59434))
- **Less clutter.** When 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.
- **More free services.** Going paperless not only means giving 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.

PLUS, members also receive a 0.50% discount on many loans when they use direct deposit or payroll deduction for their loan payments. You can learn more at [inspirusCU.org/auto-loans](http://inspirusCU.org/auto-loans).

To get started with eStatements, log into Digital Banking and click the "Statement/Document" widget. Then, select "Register," and you're just a few keystrokes away!

\*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!

# Go where you want to go



DON'T LET YOUR CURRENT CAR hold you back from where you want to go this summer.

Visit us online to "try on" different loans with our [online calculator](#). Find the right amount, terms, and payments for your budget. Whether you're shopping for a new or used car, it's within your reach with the power of preapproved financing. We even can refinance your current car loan from another lender.

Plus, you'll save even more when you choose your car from [Enterprise Car Sales](#) and take advantage of our summer "first payment on us" offer on page 3.

Phone 855.628.4233

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

In person at any Inspirus branch

Summer 2018

# Put your next home within reach

WHEN YOU MAKE THE BIGGEST PURCHASE of your life, don't you wish you had a company standing by you that shared your credit union's commitment to value and fairness?



You do! For years, we've partnered\* with Bellevue-based Evergreen Home Loans to help members with mortgage options. With Evergreen, you get value like the example below – proving homeownership may be more affordable than you think! ((230894))

Your preapproved financing is even stronger thanks to Evergreen's Security Plus Seller Guarantee®. With it, Evergreen guarantees a commitment for financing or it will pay the seller \$2,500.\*\*

Learn more at 800.459.5331 or [inspirusCU.org/mortgage-loans](http://inspirusCU.org/mortgage-loans).

## WIN \$250

in our 'Valued Member Since ...' drawings

Congratulations to our second-quarter winner, **Eric G. of Seattle**, a valued member since 2009!

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.

Good luck!

\*This is a promotional contest of chance. Please see [inspirusCU.org](http://inspirusCU.org) for details.

### 30-Year Fixed

Product	Interest Rate	APR	Estimated Payment	Loan Amount	Down Payment	Loan-To-Value	Occupancy
30-Year Fixed Rate	4.625%	4.813%	\$1,028	\$200,000	\$50,000	<80%	Primary

The payments listed above do not include tax or insurance, which are required and will make the monthly payments higher. A full quote of all fees and charges specific to your transaction will be disclosed on the Loan Estimate (LE) once you apply.

#### The scenarios above are based on the following:

A 30-year (360 month) fixed rate loan term in the state of Washington with a 30-day rate lock, on a primary residence, purchase transaction, according to the loan amount and down payment / loan-to-value listed above. Borrowers making a down payment of less than 20% may require mortgage insurance, which will increase the monthly payment and APR. Information current as of 05/14/2018. Loans are subject to credit approval and other underwriting criteria, and not everybody will qualify. Certain restrictions apply. Home loan programs, terms, and conditions are subject to change without notice.

\*Evergreen Home Loans is an independent company, not owned or directly affiliated with Inspirus Credit Union.

\*\*Applies to purchase loans only. To qualify, buyer's Security Plus Approval/Seller Guarantee Addendum must have been issued by Evergreen and the Seller shall have executed the addendum with their signature. Certain loan types do not qualify for this offer. Restrictions apply.

© 2018 Evergreen Home Loans is a registered trade name of Evergreen MoneySource Mortgage Company®



Low-mile vehicles.  
Extra-mile service.

Enterprise car sales



## Browse thousands of vehicles and find your next car at

[inspirusCU.org/enterprise-car-sales](http://inspirusCU.org/enterprise-car-sales)

### Now - September 30, 2018

### We'll give you a credit up to \$400\* to apply towards your loan.

### When you finance an Enterprise vehicle with Inspirus Credit Union.

\*Vehicle must be financed using standard financing terms through Inspirus Credit Union to qualify for credit offer. Inspirus Credit Union will deposit into the member's account the amount of the first payment up to \$400 on member's behalf after vehicle is financed through Inspirus Credit Union. Offer void when 7-day Buyback is activated. Offer valid 06/01/2018–09/30/2018. No cash advances. Offer cannot be combined. Not valid on previous purchases. A documentary service fee up to \$150 may be added to the sale price or capitalized cost. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo and Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales.

# #FundFriday inspires budding readers at Everett's Pathfinder Kindergarten Center

INSPIRUS CONTINUES its mission of giving back to Washington classrooms!

Last month, as part of our ongoing \$100,000 #FundFriday pledge to support Washington classrooms in partnership with [DonorsChoose.org](http://DonorsChoose.org), the credit union pushed Ms. Simm's request for leveled readers over the top. ((258425))

In explaining her kindergarteners' needs, Ms. Simm wrote:



“ My students come from very diverse backgrounds. There are eight different languages spoken in my classroom. Several students came in at the beginning of the year not speaking any English. ... As a new teacher, my library is limited. I would love to give my kids the ability to shop the classroom library and find books of their interest as well as be able to take books home to practice, as many students do not have these resources outside of school. ”

#FundFriday goes to the heart of Inspirus's mission to bring needed help directly to classrooms. Each week, we select a classroom project listed on [DonorsChoose.org](http://DonorsChoose.org) and fully fund it. In June, we also helped fund classroom requests for teachers in Spokane, Lake Stevens, and Kent.

You can follow #FundFriday on [Facebook](https://www.facebook.com/inspirusCU). 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](http://inspirusCU.org/fund-friday).

## MEMBER BULLETIN BOARD

### Spot your account number?

If your exact account number is hidden in double parentheses ((like this)), call us at 888.628.4010 toll free. After verifying your account number, we'll deposit \$100 into your savings account. Good luck!

### 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.

Seattle: 5200 Southcenter Blvd., Seattle WA 98188  
Spokane: 5123 E. Third Ave., Spokane Valley, WA 99212  
Lynnwood: 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

Andrew Austin	Brian L. Benzel	William C. Bonaudi
Linda S. Cowan	Sandra M. Kurrack	Shirley Liu-Hodgson
Roger A. Reimer	Richard A. Rutkowski	
Mary H. Johnson, Dir. Emeritus	Benjamin Basson, Assoc. Director	
Bud Saxberg, Dir. Emeritus	Geof Griebel, Assoc. Director	
Carl E. Tingelstad, Dir. Emeritus		

### Supervisory Committee

Shirley Liu-Hodgson Rob McFarland Matt Medlin

Federally Insured by the NCUA  
Printed on recycled paper with earth-friendly soy-based ink.

ESI  
07/2018  
NMLS 525599