

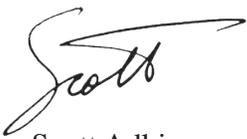
We stand with the education community

FOR ALL OF US WHO EMBRACE THE EDUCATION COMMUNITY, the past month has been cause for optimism and determination to keep working toward win-win solutions to fully fund education. No matter where you found yourself in discussions about McCleary, all can agree on the importance of ensuring the state's place as a standard-bearer in its commitment to learning.

As we settle into the 2018-19 school year, we invite you to look to us for ways to optimize your financial situation. Anyone can benefit from talking with a Personal Financial Representative to make sure you're getting the most out of your membership. For example, you may want to consider trimming expenses with a [credit card balance transfer](#) (see page 3). Or, perhaps, now might be the time to invest in your comfort and safety with some home remodeling or a new or new-to-you vehicle. ((107568))

Also, be sure to check out what's new this fall: Our \$80,000 October Big Give (see page 4) and our recently launched Your Money Handbook at [inspirusCU.org/blog](#), with free tips to help you build your financial knowledge.

We're here to serve, wherever you are on your financial journey.



Scott Adkins
President

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



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

[inspirusCU.org](#)

Time for a certificate?

Earn higher interest with this insured savings alternative.

Certificates, page 2

Move it and lose it!

Here's an easy way to reduce credit card debt faster.

Visa, page 3

October is Big Give Month

See how Inspirus is making back-to-school better!

Givebacks, page 4



Refer your friends and earn up to \$500

TIME IS RUNNING OUT to earn cash for referring your friends and family! When you refer a new member who joins before Oct. 14, both of you will receive a \$50 thank-you!

Here's how: Share your unique referral code with friends. (Check your email or give us a call, and we'll be glad to look it up for you.) Then, have them use it when they go online, call, or visit an Inspirus branch to apply.

When they join, you'll get \$50* automatically deposited to your savings account. Your friend will get \$50, too!

[InspirusCU.org/refer](#)

*Only one \$50 referral program payment will be made per new member. Inspirus members can refer up to 10 new members for a total of \$500 before this program ends on Oct. 14, 2018. To become a member of Inspirus Credit Union, eligible referees must open a savings account with a minimum opening deposit of \$5. Inspirus savings accounts will earn our regular competitive rates of 0.25% Annual Percentage Yield (APY) effective as of Oct. 1, 2018. Rates are subject to change at any time after account opening. Fees may reduce earnings. Bonuses will be paid out within 15 days after the referee meets all program requirements.

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. Those letters were mailed last month. We appreciate your participation. ((28476))

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

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!

Add a certificate to your investment mix

IF YOU HAVE AT LEAST \$500 that you know you won't be using for the next few months, consider moving it from savings to a certificate account.

You'll earn a higher interest rate and still get the peace of mind of an insured investment.

Here's how it works: Choose a 6-, 12-, 18-, 24-, or 36-month certificate. The longer the term, the higher your interest. Currently, for example, a 24-month certificate pays 2.00% APY, and a 36-month certificate pays 2.70% APY. Transfer the money from your savings or another financial institution (minimum of \$500), and leave it on deposit until the term is up. That's key, because if you withdraw it early, you'll pay a penalty that would undermine the extra interest you'd hoped to earn.

Term	Minimum Deposit	Dividend Rate	APY*
6 Months	\$500	0.30%	0.30%
12 Months	\$500	1.29%	1.30%
18 Months	\$500	1.49%	1.50%
24 Months	\$500	1.98%	2.00%
36 Months	\$500	2.66%	2.70%

Check out the fine print below, [visit inspirusCU.org](http://www.inspirusCU.org), or give us a call if you have questions. You're welcome to open your certificate over the phone or in person at any Inspirus branch.

And to learn more about investing with certificates, check out our new Your Money Handbook blog, "How to save more money with interest."

www.inspirusCU.org/blog



Don't freak out.

We know these are amazing rates. But we're Inspirus – great rates are what you should expect from us. Just give us a call at 888.628.4010 or come into our branch in Tukwila, Lynnwood, or Spokane. We'll set you up with a safe, easy way to get a better return on your savings.

*APY = Annual Percentage Yield. Rate current as of 10/1/2018 and subject to change. Minimum balance to open a certificate is \$500. To open a share certificate, you must establish and maintain membership by opening a savings account. Anyone who lives or works in Washington State is eligible to join Inspirus.

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 subject to change at any time without notice.

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.



‘Refinance’ your credit cards to pay off debt faster

YOU’D NEVER HANG ON to an old mortgage, paying higher interest rates than you should. Why do the same with your credit cards?

Refinance high-interest credit card debt with a balance transfer. But don’t settle for just any card. ((22334))

Choose one that offers more than a good promotional rate. Make sure it also has no annual fee, no balance transfer fee, and a reasonable rate once the promotional period ends.

With an [Inspirus Platinum Visa](#), for example, you’ll pay just 2.00% APR on transferred balances for one year when you act before Dec. 15, 2018. (After that, the rate converts to our regular rate, currently 8.75% to 14.75% APR.)

Credit lines are available up to \$20,000, so feel free to move balances from all your cards.

LEARN MORE:

-  Phone **855.628.4233**
-  Online inspirusCU.org/balance-transfer
-  In person at any Inspirus branch



MOVE YOUR BALANCES, LOSE THE HIGH INTEREST.

Pay off credit cards fast when you transfer your balances to our Platinum Visa®:

- **2.00% APR*** on transferred balances for one year from your transfer date. After that, our low variable rate applies (currently 8.75% - 14.75%).
- **No annual or transfer fees**
- **Transfer before Dec. 15, 2018**

Looking for rewards, instead? Ask about our 2% cashback Visa Signature card.

Online

Click the [APPLY FOR A LOAN](#) widget in Digital Banking

By phone

855.628.4233

*APR = Annual Percentage Rate. Inspirus Visa Signature cardholders are not eligible for this balance consolidation promotion. Eligibility and the non-promotional rate for which you may qualify will be determined by your personal creditworthiness. For Balance Transfers: The promotional rate applies to balances transferred to a credit union Visa Platinum credit card during the promotional period between Sept. 1, 2018, and Dec. 15, 2018. The promotion may not be combined with any other offer and does not apply to existing balances on your credit union 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 from the date of balance transfer. After that, your rate on any remaining transferred balance converts to our regular variable rate based on your personal creditworthiness, currently 8.75% – 14.75% APR as of Oct. 1, 2018. When you call, you’ll want to have this information handy for each card you’ll be transferring balances from: account number, transfer amount, payee, and payment address. Programs, rates, terms, and conditions are subject to change at any time without notice. If you conduct a foreign transaction, a 1% fee applies; if you take a cash advance, a 2.5% fee applies. There are no fees for balance transfers.

Win \$250
in our ‘Valued Member Since ...’ drawings

Congratulations to our third-quarter winner, Adam S. of Camano Island, a valued member since 1991!

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 for details.

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](#).

October is \$80,000 Big Give Month

IT'S ALL TREATS and no tricks this October at Inspirus. October is Big Give month, when we'll donate \$1 for each member – about \$80,000 in total – to schools in need. ((148558))

Each week, we'll earmark about \$12,500 to fund teacher projects on DonorsChoose.org. We'll choose a weekly subject – like “science” or “art” – and focus on projects that support the theme, for a total monthly DonorsChoose.org donation of about \$50,000. The rest of our Big Give dollars will fund standalone needs and events at schools throughout the state.

You can track the Big Give on Facebook to see each week's theme and recipients. If you aren't yet following us, now's a great time to join our social community and enjoy feel-good stories throughout the fall!

Back-to-school backpacks blanket Bemiss

WHEN WE SAY “We've got your back,” we mean it literally for students at Bemiss Elementary in Spokane. Last month, Inspirus donated approximately \$7,000 worth of backpacks and school supplies to students at the school.

“We've got your back” was no ordinary giveaway. Students received Inspirus “debit cards” so they could withdraw play money to shop for and buy supplies at the Inspirus back-to-school pop-up store. They loved picking out supplies with their favorite colors and styles. And along with the smiles, they also got a great lesson in budgeting as they decided how best to spend their Inspirus bucks.

More than 87% of students at Bemiss participate in free and reduced lunch programs. For their families, the cost of school supplies – which according to a recent survey averages \$112 per family – can be burdensome.

This year's Inspirus back-to-school givebacks totaled more than \$40,000 across the state, supporting 22,000 Washington students.

Here's wishing an A+ year to all!



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
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