

We're listening

SOMETIMES, THE WISEST WORDS can come from a mouse. Or in this case, the guy who created him. Over the past several months as we've explored a partnership with [Gesa Credit Union](#), I've been reminded of these words from Walt Disney:

"Times and conditions change so rapidly that we must keep our aim constantly focused on the future."

As the financial landscape continues to evolve and change, we're committed to staying focused on those who have brought us this far: members like you. Serving our members and helping them reach their goals is at the very core of the credit union movement. After all, you are not a customer; you're a member-owner.

Your voice matters as we proceed on this journey to bring you more services, more locations, and faster access to new banking technologies by combining the resources of two of the state's leading community credit unions.

We've heard from members across the state, including some of the 20,000 Central and Eastern Washington members who look forward to the possibility of gaining access to an additional 17 branches in their own backyard. ((66550))

To ensure we are answering the questions you have about the merger, we've created an email channel, questions@inspirusCU.org. We've also set up FAQs on a dedicated web page, inspirusCU.org/merger, and we'll host town hall events in the weeks to come (see "town halls" on page 3).

The Board of Directors of Inspirus and Gesa feel confident that, together, our two organizations will become an even stronger force for good, both for our members and the community. To go forward, the merger will require regulatory approval (pending as I write this) and equally as important, an affirmative vote from our members.

We look forward to bringing you a bright, prosperous future, and we wish you and your family a very happy New Year.

Onward!



Scott Adkins
President

Rates your way, 24 hours a day



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

inspirusCU.org

We're branching out

Construction zone! See how our new Bremerton branch is taking shape.

New branches, page 2

Add a certificate to your investment mix

Make the most of your savings with exceptional rates.

Certificates, page 2

Loans for whatever moves you

Start your New Year in a new car, boat, motorcycle, or RV.

Let's go, page 4

Honoring dreams and the human spirit

Inspirus Credit Union branches (as well as our Shared Branch locations) will be closed

Monday, Jan. 21, 2019, in honor of **Martin Luther King, Jr. Day**. You still can manage your accounts online or via ATM.



We're **branching** out!
Inspirus is expanding with **THREE** new branches opening in 2019!

Hello, Bremerton, Seattle, and Kirkland

COMING TO A PUGET SOUND-AREA community near you: Three new branches to give you more choices in where you do your banking.

Check out the construction now underway in Bremerton on this all-new 2,200-square-foot full-service branch at 5363 Auto Center Way. You'll find many of the same features you now see at our Tukwila, Lynnwood, and Spokane branches, like plenty of easy parking, drive-thru banking and, of course, member-first Inspirus service for help with loans and more.

Watch your *Bulletin* and inspirusCU.org/branching-out for updates on new Safeway branches coming to Seattle's Roosevelt neighborhood and Kirkland on 137th Street.



24-month certificate at
3.05%
Annual Percentage Yield

6 month.....0.30% APY
12 month.....1.65% APY
18 month.....1.85% APY
24 month.....3.05% APY
36 month.....2.50% APY

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. Currently, for example, a 24-month certificate pays 3.05% APY*, and a 36-month certificate pays 2.50% 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 – wiping out the extra interest you earn and then some. ((86851))

Visit 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 Your Money Handbook blog, "[How to save more money with interest.](#)"

*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 subject to change at any time without notice. Rates effective as of 1/1/2019 and subject to change at any time.

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.

To open a certificate, you must establish and maintain membership by opening a savings account.

Community Spotlight

Connecting the dots between mission and action

AS A CREDIT UNION FOUNDED on a commitment to give back to education, Inspirus donates 5% of its net earnings each year to schools, students, and educators in need, often helping where traditional funding sources can't. ((203514))

In 2018, Inspirus givebacks totaled more than \$500,000, benefiting thousands of students across Washington, including:

▶ **The \$80,000 October Big Give.** For every member of the credit union, Inspirus donated one dollar to worthy education causes. #FundFriday events every week supported classrooms directly, and we also kicked off our Coats for Kids initiative to help students in need keep warm during the winter months.

▶ **Weekend Snack Pack.** Throughout the year, Inspirus members made possible \$25,000 in food donations, including weekend meals and snacks for McKinney-Vento students at Tukwila's three elementary schools. These are students who, without school-provided meals, may not have access to reliably nutritious food.

▶ **Bemiss Backpack Event.** Inspirus donated approximately \$7,000 worth of backpacks and school supplies to students at Spokane's Bemiss Elementary School, where 87% of students participate in free- and reduced-fee lunch programs. It was part of our overall back-to-school effort, which totaled more than \$35,000 and benefited students across the state.



Town hall meetings in 2019!

LEADERS FROM BOTH organizations will be present and look forward to meeting with members to address comments and questions about the next steps in our evolution as a credit union serving the education community.

Details on dates, times, and locations are still being worked out. Watch your email or inspirusCU.org, then mark your calendar to join us.

STOP COUNTING POINTS.
START GETTING REWARDED.



Upgrade now to our premium Visa Signature credit card:

- 2% cash back on purchases
- As low as 11.00% Annual Percentage Rate*
- \$0 annual fee

Learn more inspirusCU.org/credit-cards

Apply

Click the **APPLY FOR A LOAN** widget in Digital Banking or call 855.628.4233

All credit cards subject to credit approval. APR is determined by individual creditworthiness and will vary after account opening. As of Jan. 1, 2019, rates range from 11.00% - 17.00% APR. A 2.5% fee applies for cash advances. Program, rates, terms, and conditions are subject to change without notice. Certain terms, conditions, and exclusions apply. Visit inspirusCU.org to see our Visa Signature Terms and Conditions for details.

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

Congratulations to our fourth-quarter winner, Bonnie K. of Wenatchee, a valued member since 1993!

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. Please see inspirusCU.org for details.

Just in time for the [Seattle Boat Show, Jan. 25 – Feb. 2](#), and the [Spokane Boat Show, Feb. 2 – 9, 2019](#).

Loans for whatever moves you – now at lower rates

LET’S GO! Dream beyond the winter weather with some of the state’s lowest rates for everything from a functional sedan to a memory-making machine for family getaways.

| New and Used Cars | Boats, RVs, and ‘Toys’ | Refinances |
|---|---|--|
| <ul style="list-style-type: none"> Starting at 3.99% APR* Up to 72 months to pay. | <ul style="list-style-type: none"> Starting at 4.99% APR* Up to 180 months to pay select loans. | <ul style="list-style-type: none"> Save with a lower rate on your current car No added fees or prepayment penalties. |

A preapproved credit union loan gives you maximum bargaining leverage with dealers, since your financing choice doesn’t affect the final price of the vehicle. You’re free to take advantage of any factory cash-back or dealer incentive offers. Plus, how you handle your old car (trade-in or private sale) is completely up to you.

You can take advantage of 100% financing, including tax and license. Often, we can have your funding ready to go in as little as two days!

We even may be able to save you money on your current vehicle when you move your loan from another lender to Inspirus! There’s no cost or obligation – just ask for a refinancing review. ((252829))

*APR = Annual Percentage Rate, currently from 3.99% - 17.84%. Subject to change at any time. Rates shown include 0.50% discount for loan repayment by direct deposit or payroll deduction. Rates and terms subject, but not limited, to: credit history, age of collateral, loan to value, and loan term.

Auto Loan Example: On a \$20,000 vehicle loan at 6.69% APR, you would make 72 monthly payments of \$338. For auto loans, there is a \$10,000 minimum loan amount on terms of 73-84 months.

RV Loan Example: On a \$40,000 recreational vehicle loan at 7.49% APR, you would make 120 monthly payments of \$475.

Some restrictions and fees may apply.

Get in the driver’s seat

- Cars
- Motorhomes
- Campers
- Fifth-wheels
- Not here? Just ask!
- Quad-runners
- Boats
- Jet Skis
- Motorcycles



| | | |
|----------------|--|---|
| ACT NOW | Online | By phone |
| | inspirusCU.org/auto-loan inspirusCU.org/recreational-loans | 855.628.4233, weekdays 7:30 a.m. to 5:30 p.m. |

NOTICE OF ANNUAL MEETING

The 83rd annual meeting of members will be held at **10 a.m. on Feb. 27, 2019**, at the **Bricklayers Union Building** (next door to our branch), 15208 52nd Ave. S., Tukwila, Wash.

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!**

LIKE INSPIRUS ON FACEBOOK

When you do, you’ll connect with fellow credit union members and be the first to know about **special promotions and contests**.

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|---|--|--|---|---|---|---|--|---|
| <p>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 f t i in inspirusCU.org</p> | <p style="text-align: center;">Board of Directors</p> <table border="0"> <tr> <td>Andrew Austin Linda S. Cowan Roger A. Reimer</td> <td>Brian L. Benzel Sandra M. Kurack Richard A. Rutkowski</td> <td>William C. Bonaudi Shirley Liu-Hodgson</td> </tr> <tr> <td>Mary H. Johnson, Dir. Emeritus Bud Saxberg, Dir. Emeritus Carl E. Tingelstad, Dir. Emeritus</td> <td colspan="2">Benjamin Basson, Assoc. Director Geof Griebel, Assoc. Director</td> </tr> </table> | Andrew Austin Linda S. Cowan Roger A. Reimer | Brian L. Benzel Sandra M. Kurack Richard A. Rutkowski | William C. Bonaudi Shirley Liu-Hodgson | Mary H. Johnson, Dir. Emeritus Bud Saxberg, Dir. Emeritus Carl E. Tingelstad, Dir. Emeritus | Benjamin Basson, Assoc. Director Geof Griebel, Assoc. Director | | <p style="text-align: center;">Supervisory Committee</p> <p style="text-align: center;">Shirley Liu-Hodgson Rob McFarland Matt Medlin</p> <p>Federally Insured by the NCUA</p> <p> ESU 01/2019 NMLS 525599</p> <p><small>Printed on recycled paper with earth-friendly soy-based ink.</small></p> |
| Andrew Austin Linda S. Cowan Roger A. Reimer | Brian L. Benzel Sandra M. Kurack Richard A. Rutkowski | William C. Bonaudi Shirley Liu-Hodgson | | | | | | |
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