

Gearing up for a new beginning

FOR PARENTS, SCHOOL EMPLOYEES, AND FRIENDS OF EDUCATION everywhere, the approaching new school year is as much a fresh start as the calendar-turning New Year we herald with “Auld Lang Syne.”

It sweeps away the weariness of the academic year past. It beckons with hope: New faces, new approaches, new opportunities to realize not just our own dreams, but to help others do the same. ((142889))

Is anything as invigorating as a clean slate?

As you gear up for a new beginning, we invite you to take advantage of the support that’s yours as a member-owner of this one-of-a-kind financial cooperative.

- ▶ **Share the wealth.** Literally, in this case! See the box below for details of our new [referral program](#) that pays you and your friends.
- ▶ **Share the compassion.** The credit union doesn’t take a break from supporting education during the summer. If it’s been a while since you’ve checked out our in-branch Community Walls, be sure to stop by the next time you visit. And if you have a school-related need you think we should know about, it’s not too soon to tell us.
- ▶ **Share the support.** Inspirus Personal Financial Representatives work for you. You’re welcome to reach out any time for a free, no-obligation financial checkup. Are you getting the best rate on your credit cards and loans? Is it time to set up an automated saving plan for college or retirement? Could you save money with our new insurance partner, [TruStage®](#)? Whenever you’re ready, we’re ready to help!

Forward!



Scott Adkins
President

Holiday closure reminder

Inspirus Credit Union branches will be closed **Monday, Sept. 3, 2018**, in honor of Labor Day. You still can manage your accounts online or via ATMs.

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



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

inspirusCU.org

Get your dose of **‘feel good’**

Visit our Community Wall to see positivity in action.

Community, page 2

Choose the loan that’s **right for you**

New, used, or refinance, customize a car loan to fit your budget.

Car loans, page 2

Your money, **your way**

Inspirus means banking anywhere, anytime, for free!

Your money, page 2

Refer your friends and earn up to \$500

GREAT THINGS HAPPEN when friends help friends! Tell them about the money-saving benefits you enjoy as an Inspirus member, and invite them to join, too. When you do, it could pay off for both of you! ((269621))

Here’s how: Watch for an email coming soon with your unique referral code. Then, just have your friends 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!

Learn more at 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 October 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 August 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.

Our passion for education in action!

Need a dose of 'feel good?'

Swing by our Community Wall

TO APPRECIATE ALL THAT'S RIGHT in education, sometimes you just need to know where to look. That's the idea behind the Community Wall you'll find at every Inspirus branch. The Walls showcase student accomplishments, community passion, and opportunities for you to get involved. And because there's so much good to go around, we update them every few months! ((144941))

Here's what you'll find on the Community Walls this month:

Tukwila. FIRST Washington brings STEM learning to life through robotics. Inspirus recently granted \$2,500 to support three local robotics teams. Learn more at firstwa.org.

Spokane. Budding writers from Spokane's Eagle Peak School at Pratt shared their essays with us, which we've put on display for all to enjoy. We hosted a pizza party to thank the young authors before the final bell rang in June.

Lynnwood. Donate new and gently used books to local schools for students ages 5 to 18. Just look for the book donation bin!



FIRST Washington, Tukwila



Eagle Peak School, Spokane

Choose the loan that's right for you!



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

- ✓ **New or used cars**
- ✓ **Refinances**
- ✓ **Customize to fit your budget!**

"Try on" different rates and terms with our online loan calculator. Then, go where you want to go!

Phone **855.628.4233**
Online inspirusCU.org/auto-loan
In person at any Inspirus branch

*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.

Your money, your way

INSPIRUS MEANS banking anywhere, any time. We bring your accounts to you 24 hours a day, wherever you are. ((271134))

Oh, and did we mention? **It's all FREE!***



Mobile banking



30,000+ CO-OP Network ATMs



Digital banking



Telephone banking



5,000+ shared branches nationwide



By mail

*While Inspirus charges no fees for any of its access services, there may be incidental fees beyond our control. Those may include charges for ATMs outside the CO-OP Network, federal Regulation D fees for certain types of savings withdrawals and transfers exceeding six per month, and fees for select shared-branching transactions.

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 US ON FACEBOOK

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

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



Board of Directors

Andrew Austin, Dir. Emeritus
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

Supervisory Committee

Shirley Liu-Hodgson, Rob McFarland, Matt Medlin

Federally Insured by the NCUA



Printed on recycled paper with earth-friendly soy-based ink.

08/2018
NMLS 525599