

Better together: Inspirus plans to join with Gesa Credit Union in 2019 to bring you more locations and services

FOR MORE THAN 80 YEARS, Inspirus has served the education community throughout Washington, growing and changing to help members make the most of their money while supporting local classrooms. ((71377))

Recently, an opportunity presented itself to take that commitment to the next level. After careful study and some serious soul-searching, we've laid the groundwork to merge with [Gesa Credit Union](#), which is headquartered in the Tri-Cities. (Gesa was founded in 1953 to serve General Electric employees who worked at Hanford.) More about Gesa below and its philosophical alignment with Inspirus.

The change would be a merger in the truest sense of the word – not a “takeover” or a “buy out.” No branches would close. No employees would be laid off. No member would lose eligibility, services, or standing. It's all about gain: Once the credit unions have merged, you'd have an additional 17 branches to call home, plus investment services including brokerage and retirement planning, full-service mortgage lending, business services, safe deposit boxes, and much more. With combined assets of \$3.3 billion, we'd continue to bring you many of the state's best loan and deposit rates, faster access to new banking technologies, and more opportunities to give back to the community. We're also moving ahead with new branches in Western Washington. See page 2 for updates.

If you live in Eastern or Central Washington, you already know Gesa as a familiar name and [community partner](#), especially in the schools. It sponsors 10 High School Credit Unions, where students' financial literacy flourishes alongside academics. Currently, Gesa supports more than 60 community and non-profit organizations including Junior Achievement and Habitat for Humanity. As we move forward, all decisions would honor the history and heritage of both organizations.

The change wouldn't happen without you. Early next year, members will receive more information, along with opportunities to ask questions regarding the merger. We'll keep you updated by mail, email, and with a dedicated page on [inspirusCU.org](#). The proposed merger will be subject to approval by our state and federal regulators and our membership. We expect the change would become official in April 2019; however, it's unlikely our financial systems would be fully consolidated until 2020. ((172180))

We're dedicated to making this integration as seamless as possible. Now, as always, our Board of Directors has members' best interests as their paramount concern. Throughout the transition, your Inspirus cards, checks, and automated services would operate uninterrupted up to and through any possible name change.

I encourage you to [visit gesa.com](#) to get a sense of what Gesa Credit Union is like and how a merger of our two organizations would benefit you. We'll have more news to share as details develop.

On behalf of all of us at the credit union, we're excited about this change and the opportunities it brings for members. We also wish you and your family a joyous holiday season with an especially bright New Year ahead.

Forward!



Scott Adkins
President

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



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

[inspirusCU.org](#)

New Year, new branches coming soon

Hello, Bremerton, Kirkland, and Seattle's Roosevelt neighborhood.

Neighbor, page 2

It's like having your own holiday elf!

OK, maybe not quite. But our Signature Rewards Visa comes with plenty of perks.

Visa, page 2

Coats for Kids

Warm coats, warm hearts in Mount Vernon. Check out the pictures.

Coats, page 2



HOLIDAY
closures

Inspirus Credit Union branches (as well as our Shared Branch locations) will be closed **Tuesday, Dec. 25, 2018**, and **Tuesday, Jan. 1, 2019**. You still can manage your accounts online or via ATM.

Hi, Neighbor –

New branches coming to Bremerton, Seattle, and Kirkland

YOU'VE TOLD US, "More branches, please," and we're listening! In spring 2019, Inspirus will open three new Puget Sound area branches to give you more choices in where you do your banking. ((165887))

Bremerton: The hammers are swinging with construction underway on this all-new 2,200-square foot full-service branch that will include drive-thru banking. See how it's coming at 5363 Auto Center Way.

Seattle's Roosevelt Neighborhood: Park for free, grab a quart of milk, and do your banking, too! Inspirus is coming to the Safeway store located at 7300 Roosevelt Way N.E. in Seattle.

Kirkland: Ditto! Inspirus is coming to the Safeway store located at 10020 N.E. 137th St. in Kirkland.



Bremerton

Full branch with drive-thru at 5363 Auto Center Way

Seattle

Located in the Roosevelt neighborhood Safeway

Kirkland

Located in the Safeway on Northeast 137th St.

Visa Signature Rewards: The next best thing to your own holiday elf

LOOKING FOR A PERFECT, holiday-shopping companion? Take along our [Visa Signature Rewards](#) card!

Not only will you earn **2% CASH BACK** on every purchase, you'll save with no annual fees and everyday variable rates of 10.75% to 16.75% APR*. Plus, you'll get perks like these that could save you money all year long:



- ★ **Price Protection.** If you see a printed advertised price lower than what you paid for an item using your Visa Signature Rewards card, you can be reimbursed the difference.
- ★ **Return Protection.** No longer in love with a purchase you made with your Visa Signature Rewards card? Get up to 90 days to return it, even if the seller normally doesn't accept returns that long!
- ★ **Warranty Manager Service.** Pay with your Visa Signature Rewards card and get double the term of your eligible U.S. manufacturer's warranty, up to one additional year. ((227247))
- ★ **Cell Phone Protection.** Pay your monthly wireless bill with your Visa Signature Rewards card and get reimbursement for the next calendar month if your cell phone is damaged or stolen.
- ★ **Much, much more** – especially for travelers! Learn more about our [Visa Signature Rewards](#) card and be sure to check out this [guide](#) to all the benefits!

APPLY NOW | **Online**

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By phone

855.628.4233

*APR will vary after account opening and is currently 10.75% - 16.75% APR. A cash advance fee of 2.5% applies to the advanced amount. All credit cards subject to credit approval. Annual Percentage Rate (APR) is determined by individual creditworthiness. APR will vary after account opening. Program, rates, terms, and conditions subject to change without notice. Visa Signature Card Benefits: Certain terms, conditions, and exclusions apply. For more information, go to www.inspiruscu.org/visa-signature-card.



Warm coats, warm hearts in Skagit County

THANKS TO THE GENEROSITY of Inspirus members, we were able to donate \$10,000 worth of brand-new coats to the Mount Vernon School District. Along with some of his students, Robert Hand, Washington State Teacher of the Year, joined Inspirus volunteers in sorting and distributing the coats. With so many choices, kids needing some winter warmth were able to pick out their favorite colors and styles!



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 Seattle 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. **You may have just won \$100.** Good luck!

HAVE YOU SEEN WHAT'S NEW ON 'YOUR MONEY HANDBOOK?'

No jargon, no sales pitches – just a straight-talk resource to help you live your best financial life. Be sure to visit inspirusCU.org/blog for the latest rotating topics like the best way to save \$1,000, financial tips for your first year of marriage, saving for college, and much more.

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

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