

Reconnect with your credit union family this month

THE HOLIDAYS ARE BEHIND US, but for your credit union, the excitement hasn't quite ended. That's because we're gearing up for a family tradition of our own – our [Annual Meeting of Members](#) on Feb. 21. ((271420))

It's the one time of year when we can connect in person to share how, together, we're living our mission of giving back. If you're a returning member, welcome back! And if you've never been able to make it to an Annual Meeting, we hope you'll mark your calendar to join us (see page 2). You're in for a morning of great news!

New Year, new high. We'll recap how your support, our team members, and the strong economy have enabled us to raise our ADDvantage checking and savings dividend rate to **8.00% Annual Percentage Yield (APY)** for the first \$500 in each account. *That's one of the highest rates you'll find anywhere.* And it's a benefit accessible to nearly everyone since the only requirements are eStatements and automated deposits.

Record givebacks. Learn how we set new records last year in giving back to education. Through funding partnerships with organizations including [DonorsChoose.org](#), [Fred Hutchinson Cancer Research Center](#), and many more, we contributed over \$390,000 to classrooms across the state. In addition, Inspirus team members volunteered more than 800 hours to schools, students, and educators in need. ((210251))

A chance to be heard. We're also eager to hear your thoughts, feedback, and questions. You're a member-owner, and your voice matters.

We've come so far together, and there's still so much more to do. We're grateful you're part of this inspirational journey, and we truly look forward to seeing you at the Annual Meeting.

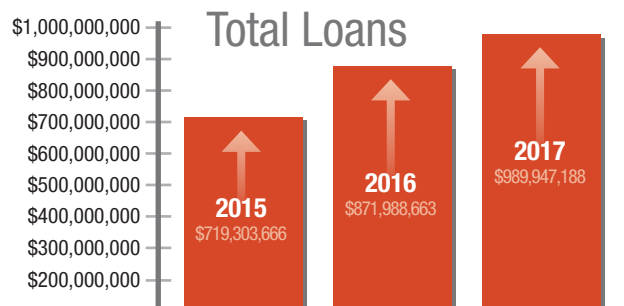
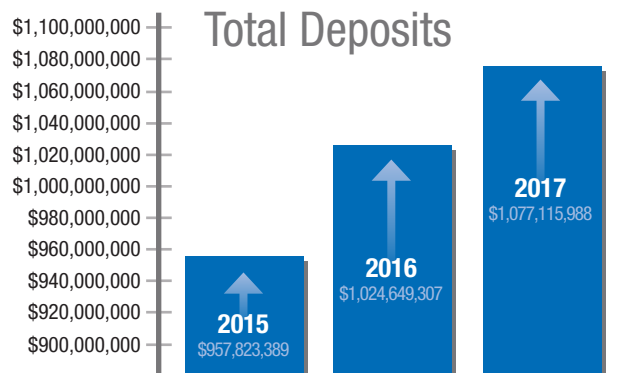
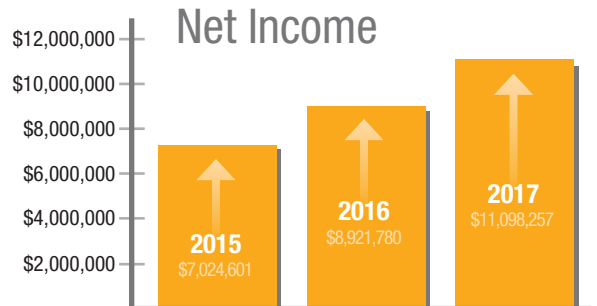
Forward!



Scott Adkins
President

FINANCIAL STATEMENT

(UNAUDITED) AS OF DEC. 31, 2017



Loans	\$989,947,188
Cash and investments	\$220,954,202
Other assets	\$46,609,555
TOTAL ASSETS	\$1,257,510,945

Deposits	\$1,077,115,988
Other liabilities	\$53,035,157
Members' equity	\$127,359,800
TOTAL LIABILITIES & MEMBERS' EQUITY	\$1,257,510,945

OPERATING STATEMENT FOR 2017

Interest	\$38,537,051
Other income	\$11,492,762
Less:	
Operating expense	(\$35,150,384)
Dividends to members	(\$3,781,172)
NET INCOME	\$11,098,257

See our complete 2017 Financial Statement at inspirusCU.org/annual-report.

PRESIDENTS DAY CLOSURE

Inspirus Credit Union branches (as well as our Shared Branch locations) will be closed **Monday, Feb. 19, 2018**, in honor of Presidents Day. You still can manage your accounts online, on mobile, or via ATM.



Cut out your debt and get financially fit!



Work off those high interest rates by transferring balances to an [Inspirus Visa® Platinum Credit Card](#).

HERE'S A NEW YEAR'S RESOLUTION that's easy to keep: Pay off high-interest 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, the variable rate (currently 8.00% - 14.00% APR) will apply.
- ✓ **No annual or balance transfer fees** ((40044))
- ✓ **0% introductory APR*** on purchases for 6 months.
After that, the variable rate (currently 8.00% - 14.00% APR) will apply.

Act before March 31, 2018:

Online: inspirusCU.org/balance-transfer

By phone: 855.628.4233, weekdays 7:30 a.m. to 5:30 p.m.

*APR = Annual Percentage Rate. Eligibility and the non-promotional rate for which you may qualify will be determined by your personal creditworthiness. The promotional rate applies to balances transferred to an Inspirus Platinum Visa credit card. This 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, currently 8.00% - 14.00% APR, as of Feb. 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. A 1% foreign transaction fee and a 2.5% cash advance fee may apply.

Don't need a transfer? Opt instead for unlimited 2% cash back on purchases with our [Visa Signature](#) credit card! Visit inspirusCU.org/credit-cards.

Look! Our **dividend rates** just went up to **8.00%** Annual Percentage Yield



EARN INVESTOR-WORTHY RETURNS on your bill-paying money when you switch to an ADDvantage checking account! Last month, we boosted dividend rates to 8.00% APY* for the first \$500 in your checking AND the first \$500 in your savings. That's \$80 in dividends a year between the two when you consistently maintain at least \$500 in each account!

To qualify, choose [eStatements](#) and automated deposits (payroll deduction or direct deposit).

START EARNING MORE TODAY

Visit inspirusCU.org/addvantage-checking for details, then enroll in eStatements in **Digital Banking**. For more information about automated deposits, **call us at 888.628.4010**. Let your friends and family know about this great savings opportunity.

*APY = Annual Percentage Yield. Rates accurate as of Feb. 1, 2018. 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. For balances over \$500, the savings account dividend rate is 0.25% APY, and the checking account dividend rate is 0.10% APY.

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

Brian L. Benzel
Sandra M. Kurack
Richard A. Rutkowski
William C. Bonaudi
Shirley Liu-Hodgson
Linda S. Cowan
Roger A. Reimer
Andrew Austin, Associate Director
Mary H. Johnson, Director Emeritus
Bud Saxberg, Director Emeritus
Carl E. Tingelstad, Director Emeritus

You're invited

82nd Annual Meeting of Members

Wed., Feb. 21, 2018, 10 a.m.
Bricklayers Union Building
(next door to our branch)
15208 52nd Ave. S.,
Tukwila, WA 98188

Join us for light refreshments as we:

- Elect Board of Directors and Supervisory Committee members
- Review our 2017 annual financial report
- Recap loan and credit union growth ((140922))
- Share the latest on education givebacks.

For details and directions, visit inspirusCU.org/annual-meeting.

We look forward to seeing you there!

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**.

Benefit fund reminder

The annual assessment of \$9 per Regular Benefit Fund member and \$15 per Major Benefit Fund member will take place **March 1, 2018**.

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!**

Supervisory Committee

Shirley Liu-Hodgson Rob McFarland Matt Medlin

Federally Insured by the NCUA



ESI
LENDER
02/2018
NMLS 525599