

## Giving back starts with members

LAST MONTH at our Annual Meeting of Members, I had the honor of sharing stories about how last year, with your support, your credit union was able to give back nearly \$400,000 to support classrooms across Washington. If you weren't able to join us, you'll want to check out some of those givebacks on page 2.

The smiles on students' and teachers' faces are the "why" behind our slogan, "Where banking benefits education." But education givebacks tell only half of the credit union's story. The rest is lived out in homes across our state where families like yours enjoy more comfortable financial lives thanks to direct-to-member benefits like our newly increased savings, checking, and certificate dividends. ((260784))

This year, the credit union raised savings and checking dividends to [8.00% Annual Percentage Yield \(APY\)](#) for the first \$500 in each account. That's up from 7.00% APY, which we paid last year. If you're able to maintain \$500 in both accounts throughout the year, it translates to \$80 in dividends. That membership benefit is available to everyone who uses [eStatements](#) and automated deposits. See more details on page 2.

We've also strengthened our federally guaranteed [certificate program](#), which gives you rates up to 2.00% APY (for a 36-month certificate) on deposits. (Compare that to the national average of 0.74% APY for 36-month certificates, according to Bankrate.com.) Our certificates stand out not only for their rates, but for their accessibility. Anyone can open a certificate with a minimum deposit of \$500, and there's no restriction on the number of certificates you can own.

Throughout 2018, watch for continuing investments in our members' futures – as a part of the education community, of course, but also in ways that directly benefit your bottom line with ever-improving products, services, and banking choices. ((172426))

Forward!



Scott Adkins  
President

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



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

[inspirusCU.org](http://inspirusCU.org)

Get on the road to **better savings**

We just raised certificate, savings, and checking rates!

*Certificates, page 2*

Transfer your **Visa balance** and save

Ditch the debt fast with a great low rate!

*Visa transfer special, page 2*

You're **part of something big**

When we say, "Where banking benefits education," we mean it!

*Givebacks, page 2*

## Hey Parents! Celebrate Inspirus Youth Day

Join us at any of our three branch locations **Saturday, April 21, from 9 a.m. to 1 p.m.** for food, games, fun, and more. Plus, kids under 18 will receive **\$25 to open a youth savings account** that pays 8.00% APY\* for the first \$500 when they sign up for eStatements.

THE  
**SCIENCE  
OF  
SAVING**



\*APY = Annual Percentage Yield. \$25 bonus is available during this event only and will be paid within 45 days of account opening. See page 2 for more details about Inspirus savings accounts.

## BECOME AN Associate Director

Visit

[inspirusCU.org/board-openings](http://inspirusCU.org/board-openings)

for information and an application for this unique member opportunity. Non-voting Associate Directors gain background on the internal policies and procedures of Inspirus Credit Union and participate in strategic planning and special projects. Associate directorships may offer a path to full service on the Board of Directors. We currently have one Associate Director position open.

**Online applications will be accepted through Monday, April 16, 2018.**

# Certificates ...a safe, easy road to a better return on your savings.

36 months **2.00%**    24 months **1.75%**    18 months **1.50%**    12 months **1.30%**    Annual Percentage Yield



## Time to consider visiting an old friend: Certificates

WITH THE STOCK MARKET showing signs of slowing, certificates can make a great guaranteed safe harbor for some of the gains you've made over the past few years.

Certificates are like a savings account on steroids. Your money earns a guaranteed rate of return for a specified period, and your funds are federally insured by the NCUA to at least \$250,000 in coverage for single-ownership accounts. The rate of return is locked in along with your money. (You can't withdraw funds early without paying a penalty.)

You can open an Inspirus certificate with as little as \$500 to earn the rates you see above. ((135508))

**Learn more at [inspirusCU.org/certificates](https://inspirusCU.org/certificates)**

Annual Percentage Yield assumes dividends remains on deposit until maturity. Dividends compounded and credited monthly. Subject to penalty for early withdrawal of principal balance. Fees may reduce earnings. Rates accurate as of March 1, 2018, and are subject to change at any time. See [inspirusCU.org](https://inspirusCU.org) for details.

**Look!**  
Our dividend rates just went up to **8.00% APY\***



Earn top rates with Inspirus **savings** and **checking** accounts – 8.00% APY on the first \$500 in each when you use automated deposits and **eStatements**. ((85346))

\*APY = Annual Percentage Yield. Rates accurate as of March 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.

## You're part of something big

IN 2017, INSPIRUS GAVE \$390,873 to [schools across Washington](#). When you choose Inspirus services, you empower us to support your community in ways like this:

**306 coats for kids**



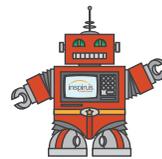
Inspirus donated \$1,000 worth of coats and supplies, plus \$1,000 cash to each of the school districts in Tukwila, Highline, Kent, Renton, and Tacoma as well as North Thurston Public Schools during our Coats for Kids event.

**800 volunteer hours**



Inspirus team members came together last year to volunteer their time all throughout Washington. Nearly 800 hours were spent at local schools, community events, and education programs in support of students.

**20 robotics teams**



Inspirus presented donations to the 20 teams of FIRST Washington, a robotics club for students across the state who put innovation in action at GE<sup>2</sup> Live, Seattle's cutting-edge tech expo.

**1,366 lbs. of food**



Across Washington, 1 in 5 kids live in a household that can't afford to put food on the table. Without access to food, these kids struggle to focus in school. We work with many different organizations to help fight student hunger.

**60 Students in ORCA**



Students at Everett Community College are getting a one-of-a-kind experience in STEM education through the college's ORCA Program (Ocean Research College Academy). We were incredibly proud to support this group with \$2,345 to help pay for materials and supplies.

**1,000 backpacks**



Over 500 students came to our backpack event! They shopped with play money for their back-to-school supplies. This made a real impact on the kids as they put their budgeting skills to the test while they browsed our pop-up store to figure out what they could buy.

**Where banking benefits education.**

## 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**.

## Visa balance-transfer special ends March 31

### MOVE OVER, DEBT.

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
- ✓ **0% introductory APR** on purchases for six months
- ✓ **No annual or transfer fees**

*After the promotional periods, the variable rate (currently 8.00% - 14.00% APR) will apply.*

**Act before March 31, 2018:**

**ONLINE**  
[inspirusCU.org/balance-transfer](https://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 2.00% promotional rate applies to balances transferred to an Inspirus Platinum Visa credit card. 2.00% APR will apply only to transferred balance amounts and will remain in effect for one year from the date of balance transfer. 0.00% APR will apply only to new purchases for six months. After the promotional periods end, your rate will convert to our regular variable rate, currently 8.00% - 14.00% APR, as of March 1, 2018. 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. 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.

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](https://inspirusCU.org)



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