

You have something powerful to share

ONE OF THE THINGS that drew me to the credit union movement years ago was the concept of community. Not the kind defined by occupying common soil, but the idea that despite differences in the way we approach challenges, where we stand on the economic ladder, or the generation with which we identify, people who share aspirations and ideas can uplift each other through what some have called “glorious interdependence.”

It’s based on the notion that no one has to lose for someone else to win and that we’re stronger together. As a member of this credit union, you matter. You improve your fellow members’ lives whether you’re contributing deposits that can be used to grant loans, borrowing money to sustain dividend rates, serving on our board, or supporting our mission of giving back to education. As a federally insured member-owned cooperative, we aren’t burdened with answering to Wall Street. Just as it was when the credit union was founded in 1936, we answer to each other.

This is such an exciting time to be part of the Inspirus family:

- We’re getting ready for our first expansion “across the water” to open a branch in **Bremerton**. ((243079))
- We celebrated **Credit Union Youth Day** on April 21 where, during a special Saturday event, we welcomed dozens of new young members. Thanks to all who participated!
- We’re fully funding a classroom request every Friday in our ongoing partnership with [DonorsChoose.org](#).
- We’re reaching out to help our neighbors next month with **Shred Fest**, a free way to fight identity fraud. (See the box at right.)
- Our [Shared Branching](#) partners (a network of credit unions across the U.S. where you can do your Inspirus banking in person) have grown to more than 5,000 branches. ((18256))

If you believe in the power of doing good while doing well, we hope you’ll tell a friend and invite him or her to consider joining the credit union. If they qualify for membership, all it takes to open an account is \$5 and a passion for education!

In a time when watercooler conversations tend to focus on what divides us (rather than the overwhelming good that unites us), we think community is something everyone could use more of.

Forward!



Scott Adkins
President

May is Teacher Appreciation Month!

Thank you for making Washington a better place to live, work, play, and learn.



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



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

[inspirusCU.org](#)

Make this your time!

Create memories with a camper, ATV, motorcycle, boat, and more.

RV loans, page 2

Upgrade to a Visa Signature Rewards

Get 2% cash back and rates as low as 10.25% APR.

Upgrade Visa, page 2

Better ways to save

If you like our loan rates, you’ll love how much we pay on deposits.

Deposit rates, page 2

SHRED FEST
is back!

Got a file cabinet stuffed with old statements, tax documents, and medical claim explanations?

Don’t just toss them in the recycle bin and risk identity thieves getting their hands on your personal information.

Bundle them up (up to two bankers boxes) and join us at any Inspirus branch for our free annual community shredding event:

**Saturday,
June 23, 2018
9 a.m. until noon,
rain or shine!**



HOLIDAY CLOSURE REMINDER

Inspirus Credit Union branches will be closed **Monday, May 28, 2018**, in honor of Memorial Day. You still can manage your accounts online, via ATM, or at select Shared Branch Network locations.

Like our loans? You'll love our deposit rates!

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

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



Make the most of your tax refund. Put it in a federally guaranteed Inspirus Certificate and watch it grow.

CERTIFICATES: Annual Percentage Yield assumes dividends remain 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 May 1, 2018, and are subject to change at any time. Open with as little as \$500. See inspirusCU.org for details.

Savings & Checking

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



Earn investor-worthy dividends on your everyday cash!

SAVINGS & CHECKING: Annual Percentage Yield is accurate as of May 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. Automated deposits and eStatements are required to earn 8% on the first \$500 in each account. For balances over \$500, the savings account dividend rate is 0.25% APY, and the checking account dividend rate is 0.10% APY.

LEARN MORE at inspirusCU.org or call **888.628.4010**

Make this your time.

Build memories with rates as low as **4.24% APR** across all recreational vehicle types.



IF YOU THINK all RVs come with a bed, think again! Not only can you use an Inspirus RV loan for motorhomes, campers, and trailers, you can use it to hop aboard a motorcycle, ATV, jet ski, boat, snowmobile ... virtually anything that means FUN! ((57883))

- **4.24% - 16.79% Annual Percentage Rate**
- *Up to* **180 months** for new or used vehicles
- **100% financing**, including tax and license
- **Refinances** to save on the grownup toys already in your garage!

ACT NOW

Online: inspirusCU.org/recreational-loans

By phone: **855.628.4233**

Annual Percentage Rates shown assume a .50% discount for repayment by direct deposit or payroll deduction. Rates may change at any time. Some restrictions and fees apply on refinances for existing Inspirus loans. The rate you receive is subject to your credit history, the age of the collateral, loan term, and loan to value. Payment example: On a \$40,000 recreational vehicle loan at 6.74% APR, you would make 120 monthly payments of \$459.09.

**STOP COUNTING POINTS.
START GETTING REWARDED.**



Upgrade now to our premium Visa Signature credit card:

- **2% cash back on purchases**
- **As low as 10.25% Annual Percentage Rate***
- **\$0 annual fee ((257761))**

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. Annual Percentage Rate is determined by individual creditworthiness and will vary after account opening. As of May 1, 2018, rates range from 10.25% - 16.25% 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.

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 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

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

Supervisory Committee

Shirley Liu-Hodgson Rob McFarland Matt Medlin

Federally Insured by the NCUA



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

05/2018
NMLS 525599