

Making connections inside the classroom and out

FEW THINGS IN LIFE mean more than the connections we make. In this month marked by Thanksgiving and the heritage we celebrate, I'm heartened by the many things that unite us. ((125367))

Connections in the classroom. Last month, I had the honor of sitting down with Mount Vernon High School teacher Robert Hand, who was named 2019 Washington Teacher of the Year. He believes in teaching people first, content second. His test for a successful day? He asks himself if he would have wanted to be a student in his classroom that day.

During our time together, he stressed how teachers across Washington strive to create meaningful connections for students every day. For many of them, that means paying out of their own pockets for the "extras" their students need to achieve.

That's where Inspirus and its members can make a difference. The more services you use, the more we're able to give back. See page 2 for a great example in last month's Big Give, and check out a video of my conversation with Mr. Hand at inspirusCU.org/big-give.

Connections in the community. We're delighted to announce we're expanding with THREE new branches opening in 2019. That means even more choices in where and how you do business with us, and more in-person opportunities for us to give back.

On behalf of all of us at the credit union, we're deeply grateful for the members, educational community, and mission we serve. Connecting with you inside the classroom and out is a vital part of the Inspirus difference.



Scott Adkins
President

Did you know?

On average, Washington teachers spend **\$500 of their own money** each year for classroom supplies.

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



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

inspirusCU.org

Big Give nets \$80,000 for students

Last month's event included \$50,000 for DonorsChoose.org requests!

Big Give, page 2

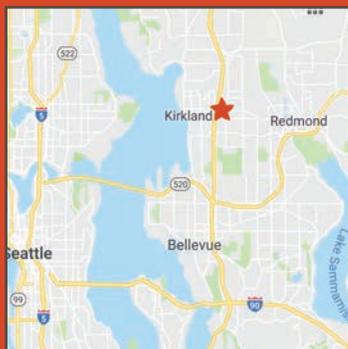
Move it and lose it!

Take advantage of an easy way to reduce credit card debt faster.

Visa, page 2

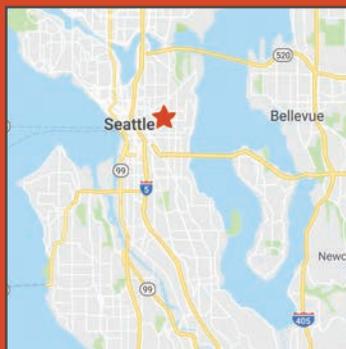
Coming in 2019: Three New Inspirus Branch Locations!

Banking that benefits education may be coming to a neighborhood near you:



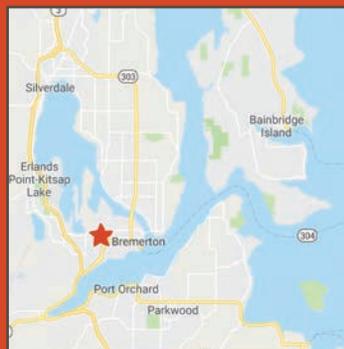
Kirkland

Located in the Safeway on Northeast 137th St.



Seattle

Located in the Roosevelt neighborhood Safeway



Bremerton

Full branch with drive-thru at 5373 Auto Center Way

COME SEE US

Saturday, Dec. 1!

All branches will be open from **9 a.m. to 1 p.m.** to give you a little extra time to do your banking during the holiday-shopping rush.

Stop by for snacks and, if you're able, drop off **gently used clothing** for our **annual winter-clothing drive** to benefit Washington students in need. We're collecting warm clothes through the end of the year.

HOLIDAY

closures

Inspirus Credit Union branches will be closed **Monday, Nov. 12**, in honor of Veterans Day.

We'll also close **Thursday, Nov. 22**, so that employees may enjoy the Thanksgiving holiday with their families. You still can manage your accounts online or via ATM.

Watch for details coming soon on inspirusCU.org

inspirus *Big* give

Inspirus gave back \$80,000 to education in Washington State last month. That's \$1 for every member of the credit union!

JUST BY COUNTING YOURSELF among Inspirus' 80,000 members, you make a difference in education. Last month, Inspirus donated \$1 on each member's behalf to classroom grants and students in need. ((274259))

During the Big Give, Inspirus earmarked about \$12,500 a week to fund teacher projects on DonorsChoose.org. Gifts focused on a different area each week: art, science, math, and financial literacy. The credit union also gave \$30,000 to purchase coats and warm clothing for students facing winter without them. Three hundred coats were donated to the Tukwila School District alone.

We tracked the Big Give on [Facebook](https://www.facebook.com/inspirus). If you haven't yet checked it out, take a look – and prepare for a Thanksgiving-sized portion of feel-good! ((117231))



Federal Way High School teacher Mrs. Egaas is helping her biology students learn how to solve the problem of urban food deserts through hydroponic systems.

Ms. Pearson of Bow Lake Elementary School celebrating the full funding of her DonorsChoose.org project, which helped to integrate technology into her second grade students' everyday learning.



36-month **certificate** at
2.70% Annual Percentage Yield



Don't freak out.

We know this is an amazing rate. But we're Inspirus – great rates are what you should expect from us. Just give us a call at **888.628.4010** or come into our branch in Tukwila, Lynnwood, or Spokane. We'll set you up with a safe, easy way to get a better return on your savings.

*APY = Annual Percentage Yield. Rate current as of 11/1/2018 and subject to change. Minimum balance to open a certificate is \$500. To open a share certificate, you must establish and maintain membership by opening a savings account. Anyone who lives or works in Washington State is eligible to join Inspirus.

APY assumes interest remains on deposit until maturity. Dividends compounded and credited monthly. Subject to penalty for early withdrawal of principal balance. Fees may reduce earnings. Rates are subject to change at any time without notice.

Certificate accounts with an automatic renewal feature will be renewed for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 30 days prior to maturity. You will have a grace period of seven days after the maturity date to select a different term or withdraw the funds from the certificate account without being charged an early withdrawal penalty.



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**.

IT'S AUDIT TIME AGAIN

The Supervisory Committee has engaged CliftonLarsonAllen, LLP, Certified Public Accountants, to complete an annual audit of Inspirus Credit Union. ((278690))

Additionally, auditors have selected a sample of member share and loan accounts to verify account balances directly with the account owner by letter. We appreciate your participation.

Please note: No one will ask for sensitive information like your Social Security number or PIN.



MOVE YOUR BALANCES, LOSE THE HIGH INTEREST.

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. After that, our low variable rate applies (currently 8.75% to 14.75%).
- **No annual or transfer fees**
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Questions? Call us at 855.628.4233, weekdays 7:30 a.m. to 5:30 p.m.

*APR = Annual Percentage Rate. Inspirus Visa Signature cardholders are not eligible for this balance consolidation promotion. Eligibility and the non-promotional rate for which you may qualify will be determined by your personal creditworthiness.

For Balance Transfers: The promotional rate applies to balances transferred to a credit union Visa Platinum credit card during the promotional period between Sept. 1, 2018, and Dec. 15, 2018. The 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 based on your personal creditworthiness, currently 8.75% - 14.75% APR as of Nov. 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 at any time without notice. If you conduct a foreign transaction, a 1% fee applies; if you take a cash advance, a 2.5% fee applies. There are no fees for balance transfers.

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
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11/2018
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