

Pathfinder

State Highway District #5 Credit Union



Fall 2006

"your road map to financial services"

Quarterly Newsletter

CREDIT UNIONS
*Making a
World of Difference™*



Since 1948 credit unions around the world have joined together to celebrate International Credit Union Day. We will be **celebrating on October 19, 2006**. Please join us at our annual open house. We will be serving hot cider and cookies.

**COMING
SOON**

**ONLINE
BANKING**

You asked for it and Online Banking will be here **November 1, 2006**. With this new program you will be able to check your balances, transfer money between your accounts and pay your loans.

Starting immediately you may log onto our website www.sthwycu.com to pre-register for the program.

For further information contact the Credit Union.

SHARE RATES DECLARED

September 30, 2006

Type of Account	Rate	APY
Regular Shares	2.00%	2.02%
IRA Shares	5.00%	5.09%

Dividends on Share and IRA Shares are calculated daily and paid quarterly.

MONEY MARKET CERTIFICATES

Term	Minimum Balance	Rate	APY*
6 month	\$500.00	4.70%	4.80%
12 month	\$1,000.00	5.00%	5.12%

Jumbo Certificates

Term	Minimum Balance	Rate	APY*
6 month	\$20,000.00	4.85%	4.96%
12 month	\$20,000.00	5.05%	5.17%

Super Jumbo Certificate

Term	Minimum Balance	Rate	APY*
18 month	\$75,000.00	5.25%	5.40%

*Certificate rates are subject to change monthly.

Interest compounds monthly. Call for current rates.

Certificates automatically rollover at whatever the current rate is at maturity. There will be a ten day grace period during which you may surrender the certificate without penalty. You will receive notice prior to maturity.

Loan Refinance Promotion

Refinance your auto, RV, boat or other titled loan from another financial institution and we will give you **\$100.00 cash**.



Subject to credit approval
Other restrictions may apply



Current Auto Loan Rates

80% Financing
As low as 5.50% (APR)

100% Financing
As low as 6.00% (APR)



Rates are subject to change
(Tax and License Subject to
Approval)



Monday – Friday : 9:00 a.m. – 5:30 p.m. (Transactions to 5:00 p.m.)

PO Box 10304 Yakima WA 98909

(509) 248-5522 * (800) 831-1494 * FAX (509) 452-1211

Automated Response System (509) 469-3655 or (800) 336-3815

Visa Credit Card Lost/Stolen (800) 543-5073

Debit Card Lost/Stolen (800)658-6644

Visit our web site at www.sthwycu.com

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration, a U.S. Government Agency

Find *your* account number in this Pathfinder and call prior to December 31, 2006 and you will **win \$50.00**. Remember, it can be hidden anywhere, so look carefully!

Call or e-mail us with the correct answer to this quarter's trivia question by December 31, 2006 and you will be entered into a drawing for \$25.00. In what year did Washington State College officially become Washington State University.



Christmas Stocking Drawing

Once again we will be holding a drawing for all our members age twelve and under. On December 15, 2006 we will draw for our giant Christmas stockings (one for a girl and one for a boy). All eligible members are automatically entered in the drawing. You do not need to do anything.

This is an excellent opportunity to open an account for your child or grandchild if you haven't already

Scam Alerts

There is a type of Internet piracy called "phishing." It's pronounced "fishing," and that is exactly what these thieves are doing: "fishing" for your personal financial information. What they want are account numbers, passwords, social security numbers, and other confidential information that they can use to loot your checking account or run up bills on your credit cards.

In the worst case, you could find yourself a victim of identity theft. With the sensitive information obtained from a successful phishing scam, these thieves can take out loans or obtain credit cards and even driver's licenses in your name. They can do damage to your financial history and personal reputation that can take years to unravel. But if you understand how phishing works and how to protect yourself, you can help stop this crime.

Typically you will receive an e-mail from a business that you recognize. The e-mail will warn you of a problem that needs your immediate attention. They will usually provide a convenient link to a website. This website is fake. You will be asked to update your information on this fake site. Once you have done this, they have your information and now can commit identity theft.

If you think that you may have been a victim of this type of scam, please let us know and we can provide you with information on how to proceed to get your life back.

HOLIDAY CLOSURES

Friday November 10th for Veteran's Day
 Thursday November 23rd and
 Friday the 24th for Thanksgiving
 Monday December 25th For Christmas
 Monday January 1, 2007 for New Years

Attention Teens

Good grades pay. Teenage members (13 to 18) with a GPA of 3.00 or better who bring in their report card will receive movie money.

Members only.

Reminder

The only kind of electronic deposits that we can accept are Automated Clearing House (ACH) deposits. We are not connected with the Federal Reserve and therefore cannot accept wire transfers.

**Please DO NOT use our physical address for mail. Please use:
 PO Box 10304
 Yakima WA 98909**