

Pathfinder



"your road map to financial services"

STATE HIGHWAY DISTRICT #5 CREDIT UNION QUARTERLY NEWSLETTER



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SPRING ISSUE 2005

Current Auto Rates

80% Financing
As Low as 5.00% (APR)

100% Financing
As low as 5.50% (APR)

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

SHARE RATES DECLARED March 31, 2005

Type of Account	Rate	APY
Regular Shares	1.75%	1.76%
IRA Shares	3.30%	3.34%

Dividends on Shares and IRA Shares are calculated daily and paid quarterly.
Your regular share account has Life Savings Insurance up to \$2,000.00.

MONEY MARKET CERTIFICATES

Term	Minimum Balance	Rate	APY*
6 Month	\$500	3.00%	3.04%
12 Month	\$1,000	3.30%	3.35%
Jumbo Certificates			
6 Month	\$20,000	3.50%	3.56%
12 Month	\$20,000	3.80%	3.87%

*Certificate rates are subject to change monthly.
Interest compounds monthly. Call for current rates.

Certificates automatically rollover at maturity 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.



4002

Some restrictions will apply.
Subject to credit approval.

Home Equity Loans!!!

Need money for vacation, a new washing machine, or is the rate on your current home loan high? With rates **as low as 4.90% APR** for the 10 year fixed rate now is the time to consider applying for a new home equity loan, or re-writing your existing home equity loan.

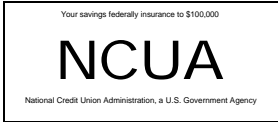
During the second quarter of 2005 the **Credit Union will pay the closing costs**, (except appraisals) on home equity loans over \$25,000.

New Jumbo Certificates of deposit

We now offer a Jumbo Certificate of Deposit. The minimum deposit is \$20,000.00. The current rate is listed above.



Monday – Friday : 9:00 a.m. – 5:30 p.m. (Transactions to 5:00 p.m.)
2632 Rudkin Road * Union Gap, WA 98903
(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.sthwvcu.com

Privacy Law and Your Rights

State Highway District #5 Credit Union does not disclose any non-public personal information about our members or former members to anyone, except as permitted by law.

State Highway District #5 Credit Union collects non public personal information from you from the following sources:

- 1) Information we receive from you on applications or other forms;
- 2) Information about your transactions with us, our affiliates, or others;
- 3) Information we receive from a consumer-reporting agency.

State Highway District #5 Credit Union restricts access to non-public personal information about you to those employees who need to know that information in order to provide products or services to you. The credit union maintains physical, electronic and procedural safeguards that comply with Federal regulations to guard your non-public personal information.

If you have questions, please contact the credit union.

2005 Board of Directors

Dan Floyd, Chairman of the Board
Brian White, Vice-Chairman
Bev Dahl, Secretary
Peggy Allen
Randy Meloy
Rick Gifford
Darryl Jones
Bill O'Hare
Jim Tobin

Supervisory Committee

Glenda Phillips, Chairman
Jennifer Aman
Carla Woolen
Gini Wortman

Credit Committee

Phil Nickson, Chairman
Bill Ackerman
Guy Couture
Darryl Jones

Free Credit Report

Did you know that you are entitled to a free copy of your credit report? Federal law now says that you are allowed to receive a free copy of your credit report every year.

There are several ways to receive your free report. You may call the toll free number 877-322-8228 or log onto the website www.annualcreditreport.com, you may also make your request in writing by mailing a request to:

Annual Credit Report
PO Box 105281
Atlanta GA 30348-5281.

If you make your request by mail you will need to include your full name (including middle initial), mailing address, social security number, and date of birth. You will also need to notify them of how many of the three major reports you would like. We recommend that you receive all three.

Please order your copy. If you have any questions once you receive it, bring it in and one of our loan officer's will be happy to review your report with you.

Trivia Question

Call or email us with the correct answer to this quarter's trivia question and you will be entered into a drawing for \$25.00.

Mother's Day has been celebrated throughout the world for centuries. Who is credited with starting the tradition of Mother's Day being celebrated in America on the second Sunday in May?

Holiday Closures

May 30th 2005
Memorial Day

Have you used your account lately?

Washington State Law requires that we turn accounts over to them that have not had any activity in three years.

We will attempt to contact members that fall into this category. If your address with the credit union is incorrect, please contact us and update your address.

If you receive a notice from us you will just need to make a small deposit or withdrawal to keep your account from going into a dormant status.

Featured Service

Visa®

State Highway District #5 Credit Union offers a Visa Classic credit card. This card has a fixed 10.50% APR. This card does not have an annual fee. With credit limits up to \$10,000.00

For information contact Diane.

Find **YOUR** account number in this Pathfinder and call prior to May 31, 2005 and you will win **\$50.00**. Remember, it can be hidden anywhere, so look carefully!