

# Pathfinder

## State Highway District #5 Credit Union



Spring 2007

"your road map to financial services"

Quarterly Newsletter

### 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)

### Save .50% on your loan interest rate

If you have a share account, share draft account and automatic payment you can save .50% on your loan interest rate.



Some Restrictions apply

### SHARE RATES DECLARED

March 31, 2007

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	4.80%	4.91%
12 month	\$1,000.00	5.00%	5.12%

### Jumbo Certificates

Term	Minimum Balance	Rate	APY*
6 month	\$20,000.00	4.90%	5.01%
12 month	\$20,000.00	5.05%	5.17%

### Super Jumbo Certificate

Term	Minimum Balance	Rate	APY*
18 month	\$75,000.00	5.10%	5.25%

\*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.



### ONLINE BANKING

The Online Banking is now up and running. This new service allows you to manage your accounts from the privacy and comfort of your own home. You can check balances on all of your accounts, view the current month's transactions, transfer funds between accounts, and make loan payments. You may also elect to have your monthly statements available on the Online Banking and discontinue receiving a paper copy. To sign up log on to the State Highway District #5 Credit Union website at [www.sthwycu.com](http://www.sthwycu.com) and register.



### Trying to establish credit?

We are now offering a share secured Visa card for our members who are starting to establish their credit rating. Apply for this credit card and we will hold your shares as collateral while you use the card. The card will have a 10.50% APR, and no annual fee.

Please **DO NOT** use our physical address for mail.

Please use:  
PO Box 10304  
Yakima WA 98909

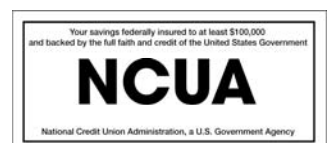
### HOLIDAY CLOSURES

Monday  
May 28, 2007  
for Memorial Day



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](http://www.sthwycu.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 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 call the Credit Union.

## Free Credit Report

Have you received your free copy of your credit report in the last year? Federal Law gives you the right to have a free copy of your credit report every year. With the current abundance of identity theft we believe that it is very important that you take advantage of this every year. Unlike the add you see on television these credit reports are truly free. You do not receive a copy of your credit score, but can see everything that is being reported.

To get your free credit report log on to [www.annualcreditreport.com](http://www.annualcreditreport.com), or you may call them at 877-322-8228. You may also request it in writing by writing to:  
Annual Credit Report  
PO Box 105281  
Atlanta GA 30348-5281

## Attention all Credit Union Members

To keep our records current, please take a moment to complete the following and send it to us. If there is an issue with your account, the more current information that we have, the better we will be able to serve you.

Account Number: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Employer: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

### 2007 Board of Directors

- Dan Floyd, Chairman
- Brian White, Vice-Chairman
- Bev Dahl, Secretary
- Peggy Allen
- Randy Meloy
- Rick Gifford
- Darryl Jones
- Bill O'Hare
- Scott Golbek

### Supervisory Committee

- Glenda Phillips, Chairman
- Jennifer Hoff
- Gini Wortman
- Carla Woolen

### Credit Committee

- Phil Nickson, Chairman
- Bill Ackerman
- Guy Couture
- Darryl Jones

### Is Your Account "Active"?

Do you make regular deposits to and/or withdrawals from your account? If there is no activity on an account in three years, the account becomes dormant. When this happens we make a strong effort to contact you via Dormancy Notices.

If you receive a notice, please make a deposit or withdrawal immediately. If there is no activity and no response from you after receiving your notice, we are required by Washington State law to surrender the funds to the State.

Please be sure to notify the Credit Union of any address and phone number changes so that we will be able to contact you.

Find **your** account number in this Pathfinder and call prior to June 30, 2007 and you will **win \$50.00**. Remember, it can be hidden anywhere, so look carefully!

## Carol Sines Memorial Scholarship

The Carol Sines Memorial Scholarship was established in 1991 as a tribute to Carol Sines for his service. Carol was the Treasurer for the Credit Union when it existed in a "briefcase" in his bottom desk drawer and was only operated on a part time basis for a short time each day. After he retired from the DOT he became the full time President of the Credit Union. He served in this capacity from 1971 to 1987.

After retirement from the Credit Union, he also served as a volunteer on the Supervisory Committee. Carol was an example of the volunteer spirit and character that established and maintains the Credit Union movement, and he could always be counted on to serve on any committee or undertake any project.

Each year there is a \$1,000.00 scholarship awarded in his honor. In addition, the Credit Union also grants three \$500.00 scholarships. Any member or dependent of a State Highway District #5 Credit Union member who is enrolled as a full time student in an accredited College, University, or Trade School is eligible to apply.

All applications must be post marked by May 15th. For applications or more information contact Diane, or visit our website at [www.sthwycu.com](http://www.sthwycu.com)