

State Highway District #5 Credit Union

Spring 2006

"your road map to financial services"

Quarterly Newsletter



SHARE RATES DECLARED

March 31, 2006

<u>Type of Account</u>	<u>Rate</u>	<u>APY</u>
Regular Shares	1.60%	1.61%
IRA Shares	3.95%	4.02%

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

MONEY MARKET CERTIFICATES

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY*</u>
6 Month	\$500	3.55%	3.61%
12 Month	\$1,000	3.95%	4.02%
<u>Jumbo Certificates</u>			
6 Month	\$20,000	4.00%	4.07%
12 Month	\$20,000	4.30%	4.39%

*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.



Home Equity Loans

April through June 2006 we will pay the closing costs (except appraisals) on all Home Equity Loans over \$20,000.00.

With rates as low as 6.00% now is a wonderful time to re-finance your higher rate loan or start that home improvement project that you have been considering.

Contact Candie for more information.

Some Restrictions may apply.

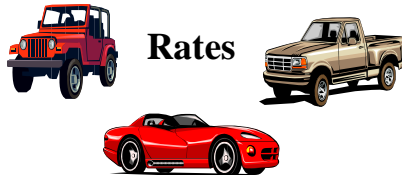


Call or e-mail us with the correct answer to this quarter's Trivia question and you will be entered

into a drawing for \$25.00

Winter of 2005-2006 marks the Bi-Centennial of Lewis and Clark's arrival at Fort Clatsop. On what date did the Lewis and Clark Expedition start their return journey?

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)

Find **your** account number in this Pathfinder and call prior to June 30, 2006 and you will **win \$50.00**. Remember, it can be hidden anywhere, so look carefully!

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



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.sthwcuc.com

Your savings federally insured to \$100,000

NCUA

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

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 1983. 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 \$1000.00 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.

Featured Service

Free Credit Report

Federal law gives you the right to a free credit report every year.

There are several ways to get your free report. You may call 877-322-8228, log onto www.annualcreditreport.com or request it in writing at:
Annual Credit Report
PO Box 105281
Atlanta GA 30348-5281.

We recommend that you take advantage of this every year. If you have questions once you receive your report, contact one of our loan officers and we will be glad to review it with you.

Life Savings Insurance

In January we mailed letters to all our members regarding the life savings insurance we have carried. After much consideration we have decided to drop this free coverage.

If you have any questions please call the credit union.

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.



2006 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 Golbeck

Supervisory Committee
Glenda Phillips, Chairman
Jennifer Aman
Gini Wortman
Carla Woolen

Credit Committee
Phil Nickson, Chairman
Bill Ackerman
Guy Couture
Darryl Jones

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.

Holiday Closures

Monday
May 29, 2006 for
Memorial Day

Loan Refinance Promotion

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



Subject to credit approval
Other restrictions apply

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.

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.

Before we turn any account over we will try to contact the member. If your address with the credit union is incorrect, please contact us and update your address.

If you receive one of these dormancy notices, all you will need to do to keep your account active for another three years is make a small deposit or withdrawal from the account.