

# State Highway District #5 Credit Union

## Summer 2005

“your road map to financial services”

Quarterly Newsletter



### 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 Secured Loans

To keep up with the changing economy we have made a change in our share secured loans. Share Secured loans will now be a variable rate loan. The interest rate will be the current share rate plus 2.00%. The interest rate will change on July 1st and January 1st of each year and will be the “new” share rate plus 2.00%. ***This will affect only new share secured loans. All existing share secured loans will remain the same.***

Find ***your*** account number in this Pathfinder and call prior to September 30, 2005 and you will win **\$50.00**. Remember, it can be hidden anywhere, so look carefully!

### SHARE RATES DECLARED June 30, 2005

<u>Type of Account</u>	<u>Rate</u>	<u>APY</u>
Regular Shares	2.00%	2.02%
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

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY*</u>
6 Month	\$500	3.00%	3.04%
12 Month	\$1,000	3.30%	3.35%
<b><u>Jumbo Certificates</u></b>			
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 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.

### Reminder

The Voice Response Unit is shut down during month and quarter end processing.

### Interested in some cold hard cash?

Re-finance your existing auto or RV loan from another institution or finance your new purchase with us **July 1st through September 30th 2005** and we will give you 1% of the loan balance back. Interest rates on autos as low as 5.00%



This applies to title secured loans over \$5,000.00 only.  
Subject to credit approval. Other restrictions may apply.



**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.sthwycu.com](http://www.sthwycu.com)

Your savings federally insured to \$100,000

## NCUA

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



### 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.

In what newspaper was the Declaration of Independence first published?

### Featured Service

#### *Credit Union Membership*

With a minimum deposit of \$50.00 any employee or retiree of the **Washington State Department of Transportation, the Washington State Patrol, Washington State Department of Licensing, the Washington State Department of Labor and Industries, the City of Union Gap,** and members of the **Central Washington Agricultural Museum** as well as **family members of current members including, spouses, children, parents, grandparents and siblings** can open a share (savings) account and become a member of State Highway District #5 Credit Union.

The share account is an interest bearing account that earns interest daily that posts quarterly. We pride ourselves on always having competitive rates. Advise your family members of our great rates and convenient services.

### Carol Sines Memorial Scholarship

The State Highway District #5 Credit Union would like to thank all who applied for this year's Carol Sines Memorial Scholarship. We received many wonderful applications.

The winner of the \$1000.00 Scholarship is

Stephanie Finley

In addition to the Carol Sines Memorial Scholarship, the State Highway District #5 Credit Union has awarded three additional \$500.00 scholarships to:

April Kushner  
Rosalia Ramirez  
Lauren Gifford

Thank you to all our applicants and we wish you all the best of luck in college.

### Central Washington State Fair

# SWEET.

September 23 — October 2, 2005  
Yakima

We will once again be selling discounted tickets to the Central Washington State Fair. Pre-sale tickets will be **August 15th** through September 22nd. You do not need to be a member of the Credit Union to purchase tickets. Fair regulations require that we stop selling tickets before the fair opens, so please **get your tickets by the 22nd of September.** Cash transactions only please.

### *Attention Teens*

#### Enter to win a Shopping Spree

Open an account with a minimum balance of \$100.00 and your name will be entered into a drawing for a **\$100.00 gift card** to a store of your choice.



Some restrictions will apply