

Pathfinder

State Highway District #5 Credit Union



Summer 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)

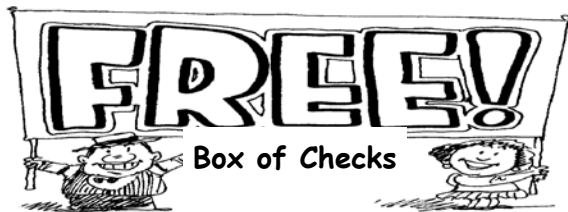
**State Highway District #5 Credit Union
has a loan for you.**

You may even qualify for a **.50% rate reduction.**

RATES AS LOW AS:

AUTO new and used	Boats and RV's
5.50%	6.50%
<u>-.50%</u>	<u>-.50%</u>
5.00%	6.00%

Contact a loan officer for more information.



Check out our share draft accounts

- No monthly service charge
- No per check fee
- Debit cards available upon approval
- On line access to your account

Plus, you get your first box of checks free!
Contact the Credit Union for more information.
1-800-831-1491 or 509-248-5522

SHARE RATES DECLARED

June 30, 2007

<u>Type of Account</u>	<u>Rate</u>	<u>APY</u>
Regular Shares	2.00%	2.02%
IRA Shares	5.00%	5.09%

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	\$500.00	4.80%	4.91%
12 month	\$1,000.00	5.00%	5.12%

Jumbo Certificates

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

Super Jumbo Certificate

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY*</u>
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 make changes or surrender the certificate without penalty. You will receive notice prior to maturity.



HOLIDAY CLOSURES

Wednesday July 4th for
Independence Day

Monday September 3rd
for Labor Day



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

We no longer receive mail at our physical address. 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

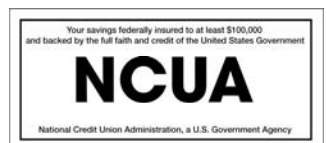
(509) 248-5522 * (800) 831-1494 * FAX (509) 452-1211

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

Home Banking @ www.sthwycu.com



Credit Score Whammies

A drop in your credit score can typically hit you where it counts, in the wallet. Here is just a short list of common mistakes that can adversely effect your credit score and cost you money in the long run.

1. Missing a payment, a single late payment reported can affect your credit score by as much as 100 points.
2. Maxing out your credit cards, available credit can impact your credit score by as much as 30%. A higher limit on a card that is unused can actually improve your score.
3. Applying for credit, this one is a little tricky. If you need credit, say just starting out or trying to rebuild your credit after a bankruptcy, the more inquiries you have can hurt your credit. If you are further in your credit career, credit inquiries will impact your credit score less.
4. Closing credit cards, a common misconception is that the more credit cards you have the closer you are to bankruptcy and therefore people close out unused cards thinking they are helping their credit score when in fact they are hurting it. Credit scores are based on history of accounts and the longer the history the better the score. If you close out long standing cards you run the risk of shortening your "credit history".
5. Moving can affect your credit, if you were to miss a payment because forwarding of your mail didn't occur. This goes back to missing a payment or late pays that hurt your credit.

You can get a copy of your credit report at www.annualcreditreport.com or calling 877-322-8228. This is an ideal way to keep track of your credit history and a way to track any items reported that may not be attributed to you.

Next quarter we will look at ways to improve your scores. If you have any questions regarding this information or want to talk personally about your credit with a loan officer, please stop in or call our office.

Carol Sines Memorial Scholarship

The State Highway District #5 Credit Union would like to thank all who applied for the Carol Sines Memorial Scholarship. We received several wonderful applications.

The winner of the \$1,000.00 scholarship is Erica Hoffman. Erica is planning to attend Whitworth College.

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

Ashley Mankus
Ashley Turnley
Derik Schneider.

Thank you to all our applicants. We wish you the best in college and your future endeavors.

Discounted Fair Tickets

We will be selling discounted tickets and ride wrist bands to the Central Washington State Fair. Pre-sale tickets will be available August 13th - September 27th. 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 September 27th.

central washington state fair

LOL

laugh out loud! sept. 28 - oct. 7

www.fairfun.com • yakima

WELCOME NEW EMPLOYEES

Karen Woodall and Mart Schilperoort join our staff. Both have a long history of credit union experience.

Come in and say hello.