

Pathfinder

State Highway District #5 Credit Union



Winter 2006

"your road map to financial services"

Quarterly Newsletter



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 onto the State Highway District #5 Credit Union website at www.sthwycu.com and register.

SHARE RATES DECLARED

December 31, 2006

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.

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)



Notice Regarding Debit Cards

You may now withdraw up to a maximum of \$505.00 in any one day from an ATM machine, if there are sufficient funds in your account.

Effective February 1, 2007 there will be a maximum total card limit per day of \$5,000.00

HOLIDAY CLOSURES

Monday January 15th
Martin Luther King Day

Monday February 19th
President's Day

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

Find *your* account number in this Pathfinder and call prior to March 31, 2007 and you will **win \$50.00**. Remember, it can be hidden anywhere, so look carefully!

ANNUAL DINNER

Saturday March 17, 2007

Please join us for the Credit Union Annual Dinner
Saturday March 17, 2007 at the
Clarion Inn.

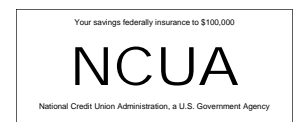
Be there to cast your vote for your Board of Directors.
To make nominations contact Peggy Allen
at the Credit Union.

For More information Contact Diane



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



IRA Information

The tax deadline is quickly approaching again. You have until April 16, 2007 to make contributions this year. State Highway District #5 Credit Union offers two types of IRA's and now is a good time to consider which is right for your tax situation.

The contribution limit for the 2006 tax year is \$4,000.00 or 100% of your earned wages, which ever is less, unless you are over the age of 50. If you are over the age of 50, then you may contribute up to \$5,000.00 or 100% of your earned wages, which ever is less.

If you are unemployed, but your spouse is working, you are still eligible for an IRA with the same contribution limits.

The **Traditional IRA** can be tax deductible. You do not pay taxes on the earnings until you make a withdrawal. Contributions can be made to a traditional IRA until you are 70 1/2.

Unlike Traditional IRA's, contributions to a **ROTH IRA** are never tax-deductible. However the money in your ROTH IRA, including earnings, can be withdrawn tax-free. Of course, you must conform to the plan provisions to get this tax advantage.

The **Coverdell Education Savings Account** is designed to help pay for a child's higher education. You may contribute up to \$2,000.00 per year. Contributions can be made by anyone.

If you have any questions, please contact Teresa or Heather.

Tax Refunds

Tax time is once again upon us. Here are a few tips for having your refund direct deposited at State Highway District #5 Credit Union.

We cannot accept tax returns for any non-member.

If the tax return is a joint return both parties must sign on the account that is being deposited into.

To deposit you will need our routing (ABA) number and your account number. Our routing number is 325 183 754. Your account number can be found on the top right corner of your statement. You do not need to include the 1/ (For example 5734). To deposit to your checking account please use the six digit account number found on your monthly statement.

If you have any questions please call us.

Earn More Money With Money Market Certificates

Did you know that for as little as \$500.00, you can invest in a Money Market Certificate, and earn 4.91% APY for a 6 month term? Or for an investment of \$1,000.00, you can earn 5.12% APY for a 12 month term? Your Board of Directors strives to offer equal or better rates on deposits, compared to other financial institutions. We have a variety of certificates available, including "Jumbo" and "Super Jumbo" certificates. So if you would like your money to work harder for you, we invite you to look into investing in Money Market Certificates. For more information contact Heather.

Electronic Funds Transfers Policy

In case of errors or questions about electronic funds transfers from your share and share draft accounts, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears. Call us at 509-248-5522 or 800-831-1494 or write to: State Highway District #5 Credit Union, PO Box 10304, Yakima WA 98909. Tell us your name and account number. Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45)** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)* business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days of completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

*If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

**If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. or its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

NOTE: If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.