

# Pathfinder

## State Highway District #5 Credit Union



Fall 2007

"your road map to financial services"

Quarterly Newsletter

### Hot Summer Special Extended !!!

Just in time for back to school shopping, that last minute vacation, or get a jump start on holiday shopping.



**5.50% APR unsecured loans**

**Hurry, a rate this low won't last long!!**

(on approved credit, some restrictions may apply)



4953

### Calling all Seahawk Fans!!



Open up any new service at the Credit Union and you will be entered into the drawing November 21st for 2 tickets and \$50.00 cash, for gas or parking, to the Seattle Seahawks vs. the Arizona Cardinals game Sunday, December 9, 2007.

### 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

You may even qualify for an additional **.50% rate discount**. Contact a loan officer for details.

(on approved credit, some restrictions may apply)

### SHARE RATES DECLARED

September 30, 2007

| Type of Account | Rate  | APY   |
|-----------------|-------|-------|
| 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

| 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% |

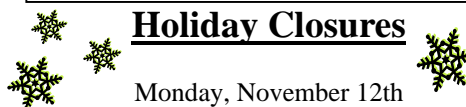
\*Certificate rates are subject to change monthly.

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 make changes or surrender the

certificate without penalty. You will receive notice prior to maturity.

### Holiday Closures



Monday, November 12th  
for Veterans Day.

Thursday, November 22nd and Friday,  
November 23rd for Thanksgiving.

**1:00 PM closure December 24th  
for Christmas Eve.**

Tuesday, December 25th  
for Christmas Day.

**4:30 PM closure December 31st for  
New Years Eve.**

Tuesday, January 1st for New Years Day.



Remember Daylight Savings  
Time ends  
Sunday, November 4th.

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



Monday – Friday : 9:00 a.m. – 5:30 p.m. (Transactions to 5:00 p.m.)

PO Box 10304 Yakima WA 98909

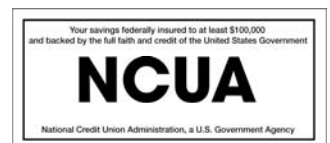
(509) 248-5522 \* (800) 831-1494 \* FAX (509) 452-1211

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



## Reminder!

Any mail you send to the Credit Union should be sent to our Post Office Box 10304 Yakima, WA 98909. We do not receive mail at

our physical address so anything sent to our street address will be returned to you by the post office.



In an effort to serve you more cost effectively, we will no longer be mailing return receipts. We will be happy to send them should you request them. You will still receive your regular statements and to further assist you, you may view your

account balance online with home banking at [www.sthwycu.com](http://www.sthwycu.com) or with the Automated Response System 509-469-3655 or 1-800-336-3815. Please call us should you need further assistance.

Have a safe and Happy Halloween



### New Scholarship Amounts for 2008

The Carol Sines scholarship will be **\$1,500.00** and the 3 additional scholarships will be **\$1,000.00 each**.

We will begin handing out applications at the annual dinner March 15, 2008.

## Protect Yourself From "Phishing" Scams

A typical case is you receive an e-mail that seems to be from a reputable company or government agency warning you of a serious problem that needs your prompt attention. There will be a link that will send you to their institution where you will provide them with all your personal information. The information you provide will give them all the information they need to steal your identity.

### Here's how to protect yourself:

1. Never provide personal information to unsolicited requests via phone or internet.
2. If you believe the request is legitimate contact the institution yourself to verify the request.
3. Never provide passwords over the telephone or internet.
4. Always review all financial statements to ensure that all charges are accounted for.



### CHRISTMAS DRAWING

**Once again we will be holding a drawing for our members 12 and under. On December 14th we will draw for a \$50.00 gift card for a boy and a girl.**

## Continued from Summer Issue....How to improve your credit score.

Everyone knows building good credit takes time and persistence. If you pay your bills on time and keep your credit card balances low, over the long haul you will be rewarded with a solid score. How about quick fixes? Here are 5 ways to give yourself a quick boost when needed.

1. **Increase your credit limits.** Credit utilization or how much available credit you are using affects 30% of your credit score. Credit experts insist lower balances increase your score. Asking your creditor to increase your limit will have the same effect. Should they agree to the increase it will automatically lower your credit utilization ratio. How much of a boost is hard to predict. Needless to say, using up those higher limits to get into more debt is not a good idea.
2. **Be an early bird.** So you pay your bill in full each month. That's great, but as far as your credit report is concerned you are still in debt. Each month creditors report to the bureaus your last statement balance. So, for example, the balance on your last statement was \$2,000.00 and you sent the credit card company a check for \$2,000.00. The credit report will show you had a \$2,000.00 balance for that month, not \$0. The trick here is to pay it in full before the statement cuts; this information can typically be found on the top of the bill. Once you know the statement date, pay the bill a day or so prior to that date.
3. **Use your old cards occasionally.** If you haven't used a credit card for 6 months the creditor may start reporting the card as inactive. When an account reports "inactive" it will no longer be factored into FICO formulas.
4. **Piggyback.** If your credit history isn't all that long or spotless, adding a credit account with a long positive credit history will boost your score. Ask a friend or relative, someone who trusts you, to make you an authorized user on their account. That card's entire history from day one will report on your credit. Because you are added as an authorized user only, you are not liable for any of the card balances.
5. **Mind your utility bills.** It used to be that you had to skip your utility bills for months before negative information would show up on credit reports. Most utility providers would report only delinquent accounts. That is no longer the case. An increasing number of utilities have started reporting to the bureaus the same way creditors do, which means paying your electric, telephone and cable bills needs to be just as important as your credit card bills.