

Pathfinder

State Highway District #5 Credit Union Quarterly Newsletter Fall 2008

"your road map to financial services"

A common question today is "Are your savings insured with your financial institution?"

Your deposits with the State Highway District #5 Credit Union are Federally insured by the NCUA. The National Credit Union Share Insurance Fund (NCUSIF) is backed by the full faith and credit of the U.S. government. You can confidently conduct business with us because no member has ever lost money in an institution insured by the NCUSIF.

If you would like information regarding insurance coverage for deposit accounts visit <http://www.ncua.gov> or contact the Credit Union for assistance to walk you through the NCUA insurance calculator. Share insurance can be increased by opening an account held in a "different right and capacity". If you do not have internet access we would be happy to mail you additional information.

Holiday Closures

Monday, November 10th for Veterans Day.
Thursday, November 27th and Friday
November 28th 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.

3311

Current Auto Loan Rates

80% Financing

As low as **4.80%** APR



100% Financing

As low as **5.30%** APR

Rates are subject to change



Contact a loan officer for more information.

(On Approved Credit)

SHARE RATES DECLARED

September 30, 2008

Type of Account	Rate	APY
Regular Shares	2.00%	2.02%
IRA Shares	3.65%	3.70%

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

MONEY MARKET CERTIFICATES

Term	Minimum Balance	Rate	APY*
6 month	\$500.00	3.70%	3.76%
12 month	\$1,000.00	3.65%	3.71%

Term	Minimum Balance	Rate	APY*
6 month	\$20,000.00	3.75%	3.82%
12 month	\$20,000.00	3.70%	3.76%

*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.

Find **your** account number in this Pathfinder and call prior to December 31, 2008 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



Want \$70.00 Cash?

Take advantage of our low loan rates. Refinance your titled loan from another financial institution and we will give you \$70.00 cash.

Offer good through December 31, 2008.

(some restrictions may apply, on approved credit)

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 take you to their fraudulent website where you will provide them with personal information. The information you provide will give them what 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.




Reminder!

Any mail you send to the Credit Union should be sent to our Post Office Box 10304, Yakima, WA 98909. We don't receive mail at our physical address so anything sent to our street address will be returned to you by the post office.

We are no longer mailing return receipts and envelopes. We will be happy to send them should you request them. You will still receive your regular statements.

To further assist you, you may view your account online with home banking at www.sthwycu.com or access the audio 509-469-3655 or 1-800-336-3815. Please call us should you need any assistance with either of these services.



Do you need Credit Counseling?

If you are overwhelmed by monthly payments, Credit Counseling may help you develop a workable budget. Before you sign up with a service, here are some things you should be aware of:

- Just because an organization says it's non profit doesn't mean its services are free, affordable, or even legitimate.
- Find an organization that offers in-person services with counselors certified and trained in consumer credit. Check the local Better Business Bureau or Consumer Protection Agency for any customer complaints.
- A reasonable firm should provide free information about its employees and its services without requiring you to provide any details about your situation. If a firm does not do that, consider it a red flag and go elsewhere.
- Get specific quotes for fees in writing and ask how the company's employees are paid. Avoid firms where counselors are paid more if you sign up for specific services or if you make a deposit to the organization.
- We are familiar with and endorse our local “Consumer Credit Counseling Service of Yakima Valley”. They are endorsed by the Better Business Bureau and are a member of the National Foundation for Credit Counseling. Please do your research before you sign up with any Debt Management Agency because they do not all operate the same.

1/2 Price Membership Continues....



We have extended the 1/2 price membership offer through December 31, 2008. Send in your immediate family members who are not currently members and we will contribute \$25.00 towards the minimum opening deposit of \$50.00.