

# Pathfinder

State Highway District #5 Credit Union Quarterly Newsletter Fall 2009

"your road map to financial services"

## Current Auto Loan Rates



As low as 4.00% APR



Contact a Loan Officer for more information.

We are giving away \$100.00 cash!!



Let us refinance your loan from another financial institution and we will give you **\$100.00 Cash.**

(On Approved Credit, some restrictions may apply, rates subject to change)

APR = Annual Percentage Rate



## 24/7 Account Access



**Online Banking @ [www.sthwycu.com](http://www.sthwycu.com)** to view all your account information, make transfers and loan payments. While you are there sign up for **FREE Online Bill Pay.**

**Audio Response** allows you to obtain balances, make loan payments, transfer between accounts and hear the last 10 checks that have cleared your checking account.

509-469-3655  
800-336-3815

After hours or on the weekends you still have access to your accounts.

## SHARE RATES DECLARED

September 30, 2009

<u>Type of Account</u>	<u>Rate</u>	<u>APY</u>
Regular Shares	.75%	.75%
IRA Shares	1.95%	1.96%

Dividends on Shares and IRA Shares are calculated daily and paid quarterly. IRA Dividends are tied to the One Year Certificate of Deposit rate that is in effect at each Quarter End.

## MONEY MARKET CERTIFICATES

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>
6 month	\$500.00	1.35%	1.36%
12 month	\$1,000.00	1.95%	1.97%

## Jumbo Certificates

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>
6 month	\$20,000.00	2.00%	2.02%
12 month	\$20,000.00	2.00%	2.02%

APY = Annual Percentage Yield

*Certificate rates are subject to change.*

*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.

## Attention Kids!



Saving money is fun at State Highway District #5 Credit Union. Every time your child brings in a deposit for their Share account they get to pick a prize from our goodie box!



Don't forget Day Light Savings time ends Sunday, November 1st.



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

Lost/Stolen Visa Credit Card (800) 543-5073

Lost/Stolen Debit Card After Hours (800) 658-6644 (option 6)

Home Banking @ [www.sthwycu.com](http://www.sthwycu.com)

24/7 access with Online Banking and Audio Response

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

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

# Holiday Loans



Running short on funds for your  
Holiday Shopping?

Let State Highway District #5  
Credit Union Help.

You may be eligible for our Holiday Loan.  
We are offering a holiday signature loan with a  
maximum amount of \$1,000.00 at 10.00% APR  
for 12 months.

(On Approved Credit, some restrictions may apply,  
rates subject to change)  
APR = Annual Percentage Rate



## Plan ahead for next year with a Christmas Club Account

It's an interest bearing savings account.  
You make deposits throughout the year  
and we mail you the funds the first  
business day in November, just in time  
for your Holiday shopping.

## 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 or pin numbers over the telephone or internet.
4. Always review all financial statements to ensure that all charges are accounted for.

## Sign up for E-Statements

What is an E-Statement? It's a paperless bank statement you can view online 24/7 on our website.

### Why should you sign up for E-Statements?

- First and foremost your sensitive information is not in the mailbox waiting for someone to come along and steal it.
- It is more cost effective for you and the Credit Union. It's more cost effective for the Credit Union because we don't have to pay for the postage, the statement forms and the man power to stuff the statements. You save because when the Credit Union saves money we can keep our fees low and avoid passing on additional fees to our members.
- It's better for the environment.

This is a great service that goes hand in hand with our **free Online Banking and Bill Pay.**

Go to [www.sthwyu.com](http://www.sthwyu.com) to enroll in all of our online services.



## Holiday Closures

Wednesday, November 11th for  
Veterans Day.

Thursday, November 26th and Friday  
November 27th for Thanksgiving.

**1:00 PM** closure Thursday, December  
24th for Christmas Eve.  
Friday, December 25th for Christmas Day.

**4:30 PM** closure Thursday, December  
31st for New Years Eve.  
Friday, January 1st for New Years Day.