

Pathfinder

State Highway District #5 Credit Union Quarterly Newsletter Spring 2009

"your road map to financial services"

SHARE RATES DECLARED

March 31, 2009

<u>Type of Account</u>	<u>Rate</u>	<u>APY</u>
Regular Shares	.75%	.75%
IRA Shares	2.15%	2.17%

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 Effective March 17, 2009

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>
6 month	\$500.00	1.75%	1.76%
12 month	\$1,000.00	2.15%	2.17%

Jumbo Certificates

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>
6 month	\$20,000.00	2.30%	2.32%
12 month	\$20,000.00	2.30%	2.32%

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.

Home Equity Loans

Getting your Home Equity Loan at State Highway District #5 Credit Union can save you **Thousands of Dollars** because we have no loan origination or annual fees. Third party fees are paid by the member.

Fixed Rate Loans as low as
5.50% APR 10 year term
5.75% APR 15 year term
(owner occupied)

Variable Rate Line of Credit

3.25% APR 30 year term

Contact a Loan Officer to start the application process.

509-248-5522 / 800-831-1494

Current Auto Loan Rates



As low as **5.50%** APR



Contact a loan officer for more information.

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

APR = Annual Percentage Rate

Welcome to our New Employee Groups

**Union Gap School District
and
Yakima Health District**

Welcome!

Holiday Closures

Monday, May 25th, in observance of
Memorial Day

Friday, July 3rd, in observance of
Independence Day.



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

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

2009 Board of Directors

Dan Floyd, Chairman
Brian White, Vice Chairman
Bev Dahl, Secretary
Peggy Allen
Rick Gifford
Jim Henderson
Jim Mahugh
Bill O'Hare
Troy Suing

Supervisory Committee

Glenda Phillips, Chairman
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Christina Sauriol
Gini Wortman

Credit Committee

Phil Nickson, Chairman
Guy Couture
Troy Suing
Les Turnley

Carol Sines Memorial Scholarship

The Carol Sines Memorial Scholarship was established in 1991 as a tribute to Carol Sines for his years of service as Treasurer of the Credit Union from 1971 to 1983. This year there is a \$1,500.00 Scholarship awarded in his honor.

In addition to this scholarship the Credit Union also grants three \$1,000.00 scholarships. Any member or dependent of a State Highway District #5 Credit Union Member who is enrolled as a full time student in an accredited College, University, or Trade School is eligible to apply. All applications must be **post marked by May 15th**. For applications or more information contact Diane at the Credit Union or download the application from our website www.sthwycu.com.



24/7 Access with Online Banking and Audio Response

www.sthwycu.com

(509)469-3655

(800) 336-3815

Go to our website at www.sthwycu.com and sign up for Free Online Banking. View your account information, make transfers and loan payments. View your account history, statements and newsletters online.

Once signed up for Online Banking you may sign up and enjoy FREE Online Billpay. Pay your bills online, at anytime, from the convenience of your home, debiting the funds from your Checking Account. Saving you time, checks and postage!

You can view and pay your State Highway District #5 Credit Union Visa Account online at our website just look for the **VISA** link on our home page.

From a touch tone phone, Audio Response allows you to obtain balances, make transfers, loan payments and hear the last 5 checks that have cleared your checking account.

It's your money and time. Access your accounts at your own convenience 24/7.



FREE CREDIT REPORT

Early detection is the best way to help prevent identity theft and minimize possible fraudulent losses. Federal law requires that credit reporting agencies give you access to what they have on file that has been reported about you. This allows you the opportunity to clear up any misreported information or see if anything out of the ordinary is being reported about you.

AnnualCreditReport.com is the official site to help consumers obtain their **free credit report** once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. You may request your free credit report online at www.AnnualCreditReport.com, or [by phone 1-877-322-8228](tel:1-877-322-8228) or [through the mail at Annual Credit Report, PO Box 105281, Atlanta, GA 30348-5281](mailto:AnnualCreditReport@annualcreditreport.com).

You can fight identity theft by monitoring and reviewing your credit report regularly.

Attention Kids!

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



