

Pathfinder

State Highway District #5 Credit Union Quarterly Newsletter Spring 2008

"your road map to financial services"

2578

911 for VISA Credit and Debit Cards

What if you discover your VISA Credit Card, VISA Debit Card or checkbook is lost or stolen after hours or on the weekend? Here are the numbers you need to cancel the cards.

Visa Debit Card

1-800-658-6644 (select option 6)

Visa Credit Card

1-800-991-4964

Checkbook

Contact the Credit Union
1-800-831-1494 / 1-509-248-5522

Cut this out and place on your refrigerator for quick reference.

Take advantage of our **\$70.00 cash back** on titled collateral loans that are refinanced from another financial institution. With rates as low as **5.50% on Autos** now is a good time to refinance.



(some restrictions may apply, OAC)



The Credit Union is in the process of discontinuing The American Express Travelers Cheque Program. After much consideration this decision was made to avoid passing on additional fees to our members. We will continue to sell the existing inventory until it is gone. Consider using your State Highway VISA Debit Card with the MoneyPass Network for your **surcharge free** travel money needs.

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

Contact a loan officer for more information.

(On Approved Credit)

SHARE RATES DECLARED

March 31, 2008

Type of Account	Rate	APY
Regular Shares	1.75%	1.76%
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%

Jumbo Certificates

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.

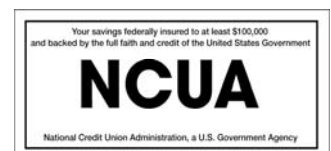
Certificates automatically rollover at whatever the current rate is at maturity. There will be a ten day grace period during which you may make changes or surrender the certificate without penalty. You will receive notice prior to maturity.

HOLIDAY CLOSURES

MONDAY, MAY 26, 2008
FOR MEMORIAL 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
Visa Credit Card Lost/Stolen (800)-991-4964
Debit Card Lost/Stolen (800)658-6644
Home Banking @ www.sthwycu.com
Lost/stolen Checkbook 1-800-831-1494 509-248-5522



Carol Sines Memorial Scholarship



The Carol Sines Memorial Scholarship was established in 1991 as a tribute to Carol Sines for his years of service. Carol was the Treasurer/Manager for the Credit Union when it existed in a "briefcase" in his bottom desk drawer and was only operated for a short time each day. After he retired from the DOT he became the full time Treasurer/Manager of the Credit Union. He served in this capacity from 1971 to 1983. After retirement from the Credit Union, he also served as a volunteer on the Supervisory Committee. Carol was an example of the volunteer spirit and character that established and maintains the Credit Union movement. He could always be counted on to serve on any committee or undertake any project.



This year there is a \$1,500.00 Scholarship awarded in his honor. In addition 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 or download at our website **www.sthwyu.com**.

2008 Board of Directors

Dan Floyd, Chairman
Brian White, Vice Chairman
Bev Dahl, Secretary
Peggy Allen
Rick Gifford
Scott Golbek
Darryl Jones
James Mahugh
Bill O'Hare

Supervisory Committee

Glenda Phillips, Chairman
Jennifer Hoff
Carla Woolen
Gini Wortman

Credit Committee

Phil Nickson, Chairman
Guy Couture
Darryl Jones
Les Turnley

2 New Services!!

FREE Online Bill Pay Service.

Open your checking account today so you can take advantage of this new service.

To get started visit our website www.sthwyu.com. You must first be registered for online banking. All this information is located under the E-Banking tab.

Surcharge-free ATM Usage



The MoneyPass ATM network has thousands of locations that will enable you to use your State Highway District #5 Credit Union Visa Debit Card free of charge.

Log on to www.moneypass.com, or call the Credit Union to find the locations nearest you.

Find *your* account number in this Pathfinder and call prior to June 30, 2008 and you will **win \$50.00**. Remember, it can be hidden anywhere, so look carefully!

KNOW WHAT'S ON YOUR CREDIT REPORT

Now that we are in the swing of a new year, this is a great time to check out your credit report. Federal law gives you the right to have 1 free copy of your credit report every year. With the constant threat of identity theft we recommend that you check your credit and see what's on it.

Go to **www.freecreditreport.com**. This is a safe and secure website that allows you to pull all 3 credit reporting agencies. If you do not have access to a computer you can contact them at 1-877-322-8228. You can also request a copy in writing.

Mail to:
Annual Credit Report
PO Box 105281
Atlanta, Ga. 30348-5281

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.



7.00% APY VISA CARDS

New Visa Cards opened will have a **fixed rate of 7.00%** for 2008. If you already have a VISA card with us you can apply for a balance transfer from another financial institution and get the same great rate.