

# Pathfinder

State Highway District #5 Credit Union Quarterly Newsletter Winter 2007

"your road map to financial services"

## In Memory of Bill Daniels

Bill Daniels passed away on December 3, 2007 and will be missed by those who knew him. He was an example of the volunteer spirit and character that established and maintains the Credit Union movement.



He believed and supported the Credit Union goal of people helping other people "To promote thrift among its members and create a source of credit for them at legitimate rates of interest for provident, productive and educational purposes".

Bill joined the Credit Union in 1969 and became a Director in 1977. He became the Chairman of the Board in 1978. In addition to many committee assignments, he served as the Chairman of the Board for over 20 years. He was committed to strive for excellence and worked diligently to offer lower loan rates and higher dividend rates.

Like everything Bill became involved in, he quickly was in charge of it or knew just about everything about the activity there was to know. He had a very high work ethic and could be counted on to take care of all the details to get the job done correctly.

Bill's hard work and leadership helped take this Credit Union from a "brief case" in the bottom of a desk drawer that was only operated on a part time basis for a short time each day to the successful operation it is today. Bill was involved in the original building construction and addition, establishment of employee benefits, addition of new member groups and the addition of financial services to meet the needs of the members.

Because of people like him, the Credit Union movement exists and continues to meet the needs of its members with a very high level of customer satisfaction. He volunteered his time to accomplish the strategic objectives to get the Credit Union where it is today and ensure it is operated on sound financial principles.

Bill's many contributions are a big part of where we have been and where we are going tomorrow. As a tribute and in memory of Bill's service and his love of children, a donation to the Special Olympics was made in his name by the Credit Union.

### SHARE RATES DECLARED

December 31st 2007

<u>Type of Account</u>	<u>Rate</u>	<u>APY</u>
Regular Shares	2.00%	2.02%
IRA Shares	4.75%	4.84%

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

### MONEY MARKET CERTIFICATES

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY*</u>
6 month	\$500.00	4.55%	4.65%
12 month	\$1,000.00	4.75%	4.85%

### Jumbo Certificates

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY*</u>
6 month	\$20,000.00	4.65%	4.75%
12 month	\$20,000.00	4.80%	4.91%

### Super Jumbo Certificate

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY*</u>
18 month	\$75,000.00	4.85%	4.98%

\*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 March 31st 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

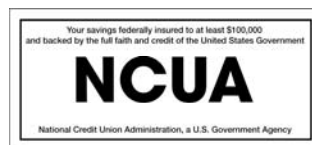
(509) 248-5522 \* (800) 831-1494 \* FAX (509) 452-1211

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



Bring us your loan!!!

**\$70.00 Cash Back!!**

In honor of our 70th Anniversary we are offering **\$70.00 Cash Back** on titled loans refinanced from other financial institutions. Take advantage of our great loan rates!!

(some restrictions may apply)



### Scholarship Applications

The Carol Sines scholarship is now **\$1,500.00** and 3 additional Credit Union scholarships for **1,000.00** each. They can be used at an accredited college, university or trade school.

Applications will be mailed out by February 29th to members ages 17-20. If you do not receive one, please contact the Credit Union and we will gladly mail you one. They will also be available at the Credit Union, the Annual Dinner or get one online @ sthwyacu.com.

#### Holiday Closures

Monday, January 21st for Martin Luther King Day  
Monday, February 18th for Presidents Day.

**Reminder!**  
5361

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 and to further assist you, you may view your account online with home banking at [www.sthwyacu.com](http://www.sthwyacu.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.

### Tax Refunds

Here are a few tips for having your refund direct deposited. You will need our routing number, 325183754 and your account number. Your account number can be found on the top right corner of your statement. You do not need to include the 1/. To deposit to your checking account please use the six digit account number found on your monthly statement.

For joint returns, joint ownership on the account is required by the IRS. If you have any questions please call us.

We are turning 70 this year!

2008 is our Platinum Anniversary. We are offering **new VISA** accounts with a great rate of **7.00%** for the whole year. If you already have a **VISA** with us, you can apply for balance transfers at the same great rate.

(on approved credit)

### 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)



Mark your calendar for the Credit Union Annual Dinner. Please join us to celebrate our 70th Anniversary. It will be held March 15, 2008 at the Clarion Hotel. We look forward to seeing you for a night of good company, door prizes and the election of your new officers.

Please contact the Credit Union for more information.

509-248-5522 / 1-800-831-1494

**Coming Soon!**

**FREE Online Bill Pay Service.**

Open your checking account today so you can take advantage of this new service when it becomes available.

### Feeling Lucky?

If you won the lottery- Would you come to the Credit Union first? The latest winner of 1 million dollars did just that! Gregory Blum, member of the credit union for over 21 years and retired from the DOT, brought in his big winnings just before the holidays. He plans to give some to family, pay off bills and make sure his daughter is well taken care of. He brought both the big check and the real check to the credit union because he wanted to know it was "safe" until he figures out what he wants to do with it. The credit union is proud to share his excitement with him. Real people do win!

