

Pathfinder

State Highway District #5 Credit Union Quarterly Newsletter Winter 2009

"your road map to financial services"



Discounted Auto Rates

During the first quarter of 2010 the Credit Union will be discounting our auto loan rates as follows:

- 36 month 80% financing as low as 4.00% APR
- 36 month 100% financing as low as 4.50% APR
- 48 month 80% financing as low as 4.75% APR
- 48 month 100% financing as low as 5.25% APR
- 60 month 80% financing as low as 5.00% APR
- 60 month 100% financing as low as 5.50% APR

Contact a loan officer for more information.

Rates are subject to change
Some restrictions may apply
(On Approved Credit)
APR = Annual Percentage Rate

Need a "No fee, no gimmick credit card"?
State Highway District #5 Credit Union has one!

- **Fixed 10.50% APR** for purchases, cash advances and balance transfers
- **No fee on** balance transfers
- **No annual fee**

Call or stop by the Credit Union to get your application today.

509-248-5522 / 800-831-1494

SHARE RATES DECLARED

December 31, 2009

<u>Type of Account</u>	<u>Rate</u>	<u>APY</u>
Regular Shares	.75%	.75%
IRA Shares	1.75%	1.76%

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	1.75%	1.76%

Jumbo Certificates

<u>Term</u>	<u>Minimum Balance</u>	<u>Rate</u>	<u>APY</u>
6 month	\$20,000.00	1.80%	1.81%
12 month	\$20,000.00	1.80%	1.81%

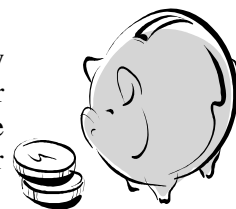
APY = Annual Percentage Yield
Certificate rates are subject to change.
Interest compounds monthly. Call for current rates.
Certificates automatically rollover at whatever the current rate is at maturity. There will be a ten day grace period during which you may make changes or surrender the certificate without penalty. You will receive notice prior to maturity.

Holiday Closures

Monday, January 18th for Martin Luther King Day
Monday, February 15th for Presidents Day

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!



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

Making the News

Some recent issues in the news that may affect Credit Union Members.

- In case you questioned recently having received additional monthly statements for your loan accounts, we have gone back to sending your **regular monthly checking statement and your regular quarterly statement** which includes all your Savings, Checking, Loan, IRA and Certificate information.
- We will no longer accept credit card checks for deposits or payments. Please contact your credit card company for additional ways to negotiate payment.
- **Text Phishing** People in the Yakima area received Text messages regarding credit and debit cards being De-activated. It is important to note that State Highway District #5 Credit Union (or any reputable company) would not use text messaging, e-mails, or phone calls to request that you supply personal or account information. If you happen to receive such a message please ignore it and do not respond to or click on links provided.

If you have any questions on the above items please contact the Credit Union.

Tax Refunds

Here are a few tips for having your funds 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.

REMINDER

Update your personal information. Please don't forget to let the Credit Union know if you have moved, changed employment or have new phone numbers.

2010 Annual Meeting

Join us for Appetizers and Door Prizes on Thursday, March 11, 2010 for our Annual Business Meeting. It will be held at the WSDOT South Central Region Board Room at 5:00 P.M. This is your opportunity to be involved in the voting process for positions on the Board and Supervisory Committee whose terms are up for election in 2010.

It's Scholarship time!

The Carol Sines Scholarship is for **\$1,500.00**. In addition the Credit Union gives three 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 26th 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 Meeting or download online @sthwycu.com.

Plan ahead for the Holidays this year with a Christmas Club Account



It's a dividend 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.

Stay Connected 24/7

Online Banking @ 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.

