

FINANCIALLY "speaking"

Smart talk about the money matters that matter most to you.

Spring 2006

What color is your dream?

Make it happen with a Home Equity Loan
from iQ Credit Union.

Got a red hot burning desire to paint the bedroom? Re-do the bathroom? Tile the kitchen or hardwood the hall? Rates as low as 6.5%* make it easy to tackle everything on your home improvement checklist.

If too much high-interest credit card debt is bumming you out, go mellow yellow. Consolidate your bills into one low-interest payment and relax.

Time to head off into the wild blue yonder? Use the equity in your home and the sky's the limit for exotic travels, family reunions or quiet getaways. Need a vacation? Make plans now and enjoy the ride.

Tickled pink with a tiny tot or two? When those bundles of joy grow up, they need money — and lots of it. Ballet lessons. Soccer camp. First car. College tuition. And don't forget the fully catered wedding.

Whatever your dreams, whatever your color, a Home Equity Loan from iQ Credit Union gives you a rainbow of possibilities. Dream big!

Apply now and start seeing green!

Ready to turn the equity in your home into a lovely shade of green? You can apply online at www.iQcu.com, over the phone at (360) 695-3441 or in person at any of our branch offices. Since the loan is tied to your house, the interest is usually tax deductible — providing another splash of green each year at tax time. Apply today.

Extra cash and fresh-squeezed orange.

Once you open a Home Equity Loan or Line of Credit with iQ Credit Union and use a minimum of \$7,500, you'll receive a \$100 bright orange gift card good at any Home Depot store. Enjoy!



*6.50% 60 month Term 80% LTV and less. Requires \$20,000 new money to be advanced. Actual rate may be higher based on credit history. This rate ends April 30th, 2006. Home Equity Loans and Lines: If an appraisal is required, the cost will be paid for by the applicant(s). For loans up to \$100,000 no other fees will be charged up front to obtain the loan provided an existing 1st mortgage is in force on the property. For loans in excess of \$100,000 or if the requested loan places the Credit Union in first lien on the property, the applicant(s) agrees to pay fees for the cost of title insurance (approximately \$350 for a \$10,000.00.)

Dozers, Dozers More Dozers And Kids:

That's Dozer Day! Join us on Saturday, May 20th at Columbia Tech Center, 192nd & Mill Plain Extension from 9 am to 4 pm. Rain or shine. This is a kid friendly, fair-like event where kids are in the driver's seat of the humungous yellow equipment pushing dirt around. Over 31 heavy equipment pieces will be ready for kids ages 4 - 12 years old to have fun! Other vehicles include a SWAT card, fire truck, and Landstar's long haul "No Zone" truck.

The result is that the Parks Foundation benefits, while hundreds of families give their kids the day to operate equipment, participate in activities and more.

We will be selling tickets to this event at all of our branch locations. Avoid the line and pickup your tickets while you are at the branch!

Buy 3 get 1
FREE
or 1 dollar off individual ticket
Saturday, May 20, 2006
9am - 4pm
Columbia Tech Center LLC
East Mill Plain Extension
Vancouver, WA

Admission
\$7 Adult
\$5 Kids (4-12)
Kids 2 and under free

Tickets available at:
• iQ Credit Union
• SW Washington
Contractors Association
• Parks Foundation

For additional details call 360-692-7990
The \$100 cash offer ends May 15, 2006

Dozer Day
Where Kids Rule

iQ CREDIT UNION

Financial Intelligence Pays Off

Ho Ho Ho, It's Christmas In May!



'Tis the season for spring showers, colorful flowers and stockings hung by the chimney with care. Too early to think about the holidays? Humbug! Open a Christmas Club savings account today and you could have a big present waiting when the holidays roll around. There's no minimum deposit or balance. You can make up to four withdrawals per year, fee-free (with additional withdrawals just \$1 each). And to make saving easier than ever, you can set up an automatic deposit or payroll deduction. Best of all, the money you save will earn competitive dividends, just like your primary share account.

Just in time for the holidays, you'll have plenty of extra jingle in your pocket — enough to deck the halls, trim the tree, stuff the stockings and enjoy. A Christmas Club account is also great for peace of mind when it comes to paying the holiday bills.

To open your Christmas Club savings account, call the Phone Branch at (360) 695-3441, visit our web site at www.iQcu.com or stop by any branch office. The calendar may say spring, but the season to save for the holidays is now.

In early November, the total balance in your account will either be transferred to your checking account, or a check will be mailed to you.



Homeowner's Insurance

Are you using your home equity to add that much needed family room, remodel the kitchen or put on a fresh coat of paint? Our home is one of our greatest joys and investments. Do you have the protection you need on your home insurance? Did you call your insurance agent when you added that room?

Homeowners insurance is an excellent buy for all the coverage it provides. It covers the structure of the home, other structures on your property, your personal belongings, liability protection and additional living expenses in the event of a covered loss and you need to live elsewhere during the repair.

You may wonder how the amount of coverage is determined. The information you provide about your home, the year built, square footage and amenities are important. That is why you should let your agent know if you add onto your home. Insurance companies use cost guides based on insurance rebuilding costs for your area. It usually costs more to rebuild or repair a home than to build a new home. What about rising building costs? Most policies included extended replacement cost that gives you 25% additional coverage over the amount shown in the policy. So if your home is insured for \$100,000 and it cost more to replace the home, you would have \$125,000 with the extended replacement costs. Most policies also include inflation guard protection, so the value of your home increases each year. Earthquake and Flood are not covered, but can be purchased.

Don't put off taking a home inventory. Most policies provide 70% of the home value for personal property. If you have \$100,000 home value you also have \$70,000 personal property. Most policies provide coverage at the home and away from the home. So your coverage travels with you. Some expensive items such as jewelry, silverware, and furs may have limited coverage. You can buy additional coverage for these items. Replacement cost coverage is typical on policies, so if your TV is stolen, it will be replaced with a new one of like kind and quality.

What if I cannot live in my home while it is being repaired from a fire? You have coverage that pays hotel bills, restaurant meals and additional living expenses. What if my visiting neighbor steps on my skateboard, brakes their leg and wants compensation? Liability covers you against bodily injury or property damage you or family members cause, including attorney and court costs. We recommend at least \$300,000 of coverage.

So you can see, you receive a full package of benefits and protection for a reasonable price in your Home Insurance.



Give Claudia Fredricks with Nies Insurance a call at (360)418-4434 or visit her in the Vancouver Mall Branch to review your home policy as well as auto, boat, RV, Life and other insurance needs. Receive a free Inventory guide.

nies
INSURANCE

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Consumers Should Watch for Flood-damaged Vehicles

Thousands of vehicles damaged in recent hurricane-related flooding may find their way into the garages of unsuspecting consumers across the nation. After being cleaned up, these vehicles may look like any other vehicle. However, there are significant mechanical, safety and health risks associated with flood-damaged vehicles.

Washington recently launched a title fraud detection system that will help identify flood-damaged vehicles entering our state from Louisiana, Texas, and Alabama. However, motor vehicle officials across the country are concerned that many of these vehicles may not go through the branding process and will be sold under the original titles or through other means. This will result in “clean” titles for these vehicles, masking the fact that they were damaged in the flood.

To help spot potential flood-damaged vehicles, consider these tips:

- Always get a pre-purchase inspection by a trusted mechanic before buying a used car. The extra cost may save money in the long run if major problems are discovered.
- Ask to see the title of a used car. Check the date and place of transfer to see if the car came from a flood-damaged state and if the title is stamped “salvage.”
- Use an online vehicle history tracking service like Carfax.com to get more information about a vehicle’s past.
- Check all gauges on the dashboard to make sure they are accurate, and to look for signs of water.
- Test the lights, windshield wipers, turn signals, cigarette lighter, radio, heater and air conditioner several times to make sure they work. Also, flex some wires under the dash to see if they bend or crack, since wet wires become brittle upon drying and can crack or fail at any time.
- Check the trunk, glove compartment, and beneath the seats and dash, for signs of mud, rust or water damage.
- Look for discolored, faded or stained upholstery and carpeting. Carpeting that has been replaced may fit too loosely or may not match the interior color. Check for a well-defined line, or watermark, and for musty odors resulting from mildew.
- If the car’s history seems suspicious, ask the seller if the car has been damaged by floodwater. Get the answer in writing on the bill of sale.

The National Automobile Dealers Association, representing 90% of the car dealers in the U.S., has over 180,000 damaged cars listed in their database. Check the www.nicb.org before you buy!

Business Owners: Start Taking Plastic Today!

At iQ Credit Union, we partner with organizations that we believe will serve the best interests of our members. We look for companies that are service driven and companies that share our values; Total Merchant Concepts (TMC) is one such partner.

Owned and operated by Dean and Cheri Perry, TMC provides debit/credit card processing, e-commerce solutions for business members, and wireless solutions for mobile merchants. TMC supports every major credit card and interfaces with most major networks. They also offer ancillary products such as gift card programs, electronic benefits transfer, and check verification services.

TMC and iQ Credit Union are committed to bringing you the tools necessary to grow your business. Stop by any branch or call Julie Arenz at (360) 418-4429, and we’ll arrange a free analysis. And remember, tell them you saw it in the iQ Credit Union newsletter!

CU Service Centers

We are joined together and are sharing branches so you can conduct financial transactions where you live, work or travel.

What is shared branching? Credit Unions have joined together and created shared Service Center locations around the country. Shared Service Centers allow a participating credit union member to conduct most of their business as if it were their own credit union branch. By sharing facilities, credit unions can offer greater convenience for members to access their accounts in many more locations. The following services may be available to you, at locations throughout the United States:

Open Monday through Saturday

Cash checks and make deposits

Cash and check withdrawals

Make loan payments

Make transfers from and to any account

Purchase money orders, travelers checks, and official checks

Obtain cash advances and balance inquiries

Below are 11 credit union in the Vancouver area (Washington and Oregon) currently participating in the Shared Branching network.

- Twin County CU
- Pacific NW FCU
- Forest Park FCU
- Oregonians CU
- Unitus Community CU
- Rivermark Community CU
- UFCW Northwest FCU
- Clackamas FCU
- First Technology CU
- Northwest Community CU
- Weyerhaeuser ECU

Over 34
Locations
to serve YOU

Evergreen Branch Moved

On Friday, March 3, our Evergreen Branch moved operations to our full-service City Branch, at the corner of “F” and 16th Streets, just west of I-5. Members will enjoy plenty of parking, a 24/7 drive-up ATM and a drive-up window with early-bird service.

For all of you who have patronized the Evergreen Branch over the years, we say thank you. We appreciate your patience as we consolidate services with the City Branch. As always, we value your membership.

Identity Theft: Protecting Yourself, Your Credit — And Your Good Name

The story is all too familiar. You apply for a home mortgage (or auto loan or VISA® card) only to find out that your credit is shot. Thousands of dollars in delinquent bills, bogus and costly charges — and none of them are yours.

How can this be? Simple: Thieves steal mail, take credit card receipts and ransack garbage looking for personal information, such as Social Security numbers or credit card numbers. Armed with your personal information, they pretend to be you. Their goal: Turn your good credit into their good fortune. They apply for credit cards and loans. They buy cars and establish utility service. They wrack up charge after charge after charge — in your name, without you ever knowing it's happening until it's too late.

Welcome to the unpleasant world of Identity Theft, one of the fastest growing crimes in the country. Statistically, nearly 7 million people each year are victims of identity theft. Your risk of becoming a victim is 1 in 23.

Keep your personal information safe and secure.

Fighting identity theft is often as easy as keeping your personal information out of the hands of thieves.

- Pay bills online, electronically, rather than through the mail.
- If you do receive bills, checks or other personal financial information in the mail, get a mailbox that locks.

- Be sure and review all financial statements, making sure any charges or other activities belong to you.
- Shred any financial information you no longer need.
- Never give out personal information over the phone or online — including your Social Security number, PIN number or account number — unless you initiated the contact.



Now iQ Credit Union offers Identity Theft protection — FREE!

iQ Credit Union has partnered with Identity Safeguards, the nation's most trusted name in identity theft protection, to provide you with a pair of great ID protection options. Because we believe so strongly in helping to protect your credit, the basic ID SafeChoice theft-protection package is available to all iQ Credit Union checking account holders, free of charge. (Covers primary member on each checking account only.) For additional coverage — either for you or your family — the ID SafeChoice Plus package is available for \$8.95/month for an individual or \$11.95/month for a family. See branch for more information.

No activation required! Go to www.iQcu.com and take the e-course to learn how to prevent identity theft.

Member Exclusive Giveaway Choices: Unlimited

Promotional Period: April 1st thru June 30th, 2006



With an extra \$15,000 to put towards your next vehicle, your choices are unlimited. Between April 1st and June 30th, 2006, Credit Union Members are invited to enter Autoland's Member Exclusive Giveaway by logging onto www.autoland.com. Members can enter to be one of 6 Credit Union Members who wins a \$500 VISA® Gift Card. These 6 winners are also then instantly qualified as one of 24 Members entered into our \$15,000 drawing which will be held at the close of the year. Log on to www.autoland.com for more details.

With an extensive inventory of new and certified pre-owned vehicles, Autoland offers Credit Union Members unlimited options when purchasing their next vehicle. There's no haggling over the price of a vehicle, either. Autoland has a simple one-price policy.

Autoland's Consultants can answer your questions on all makes, models, and styles. They will find you a vehicle at a great value and help you with your trade-in. By streamlining the auto-buying process, Autoland will save you time when you purchase your next vehicle.

More than 200,000 Credit Union Members have used Autoland's services to find, purchase, and drive home the vehicle they've been looking for. If you'd like more information about Autoland's services or the Member Exclusive Giveaway, log on to www.autoland.com or call (310)418-4449.



Where Did You Deposit Your Savings Last Year?

Your IRA or the IRS?!?!?

If your primary goal is accumulating wealth for retirement, you may want to consider taking advantage of catch-up contributions with traditional and Roth IRAs. This feature allows those over age 50 to contribute \$1,000 more than the maximum annual contribution to help make up for lost time. Plus, you will be getting tax-advantaged benefits of IRAs.

Play catch up and contribute \$1,000 extra

The maximum contribution for a traditional or Roth IRA is \$4,000 for 2006 and 2007 and will increase to \$5,000 in 2008. Together, married couples can now invest up to \$8,000 when using a spousal IRA. But even better, if you're over age 50, you can add another \$1,000 as a catch-up provision in tax years 2006 and thereafter.

For additional information on how IRAs, or other retirement options, can work for you, or your small business, contact one of our retirement specialists at one of the following branches:

Nicole Long	Jean Morris	Randy Swanson
Salmon Creek	Battle Ground	Vancouver
(360) 418-4304	(360) 418-4205	(360) 418-4442



From left: Jean Morris, Vickie Bessette, Nicole Long Front: Randy Swanson



Investments are: Not NCUA/NCUSIF insured	May lose value No Bank/CU guarantee	Not a deposit Not insured by any Federal government agency
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Securities are offered through Financial Network Investment Corporation, member SIPC. iQ Credit Union and Clark Financial Services are not affiliated companies of Financial Network.

Branch office: 7017 NE Vancouver Mall Drive, Vancouver, WA 98662

How Not to Get Hooked by a 'Phishing' Scam

"We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity." "During our regular verification of accounts, we couldn't verify your information. Please click here to update and verify your information." Have you received an email with a similar message? It's a scam called "phishing" — and it involves Internet fraudsters who send spam or pop-up messages to lure personal information (credit card numbers, bank account information, Social Security number, passwords, or other sensitive information) from unsuspecting victims.

According to the Federal Trade Commission (FTC), the nation's consumer protection agency, phishers send an email or pop-up message that claims to be from a business or organization that you may deal with — for example, an Internet service provider (ISP), credit union, online payment service, or even a government agency. The message may ask you to "update," "validate," or "confirm" your account information or threaten a dire consequence if you don't respond. The messages direct you to a website that looks legitimate, but it isn't. It's a bogus site whose sole purpose is to trick you into divulging your personal information so the operators can steal your identity and run up bills or commit crimes in your name.

The FTC suggests these tips to help you avoid getting hooked by a phishing scam:

- If you get an email or pop-up message that asks for personal or financial information, do not reply. And don't click on the link in the message, either. Your credit union and other legitimate companies don't ask for this information via email.
- Use anti-virus software and a firewall, and keep them up to date. Some phishing emails contain software that can harm your computer or track your activities on the Internet without your knowledge.
- Don't email personal or financial information. iQ has secure email to the credit union by clicking the Information Desk on our website, www.iQcu.com.
- Review credit card and credit union account statements as soon as you receive them to check for unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or credit union to confirm your billing address and account balances.
- Be cautious about opening any attachment or downloading any files from emails you receive, regardless of who sent them. These files can contain viruses or other software that can weaken your computer's security.

If you believe you've been a victim of phishing, file your complaint at ftc.gov, and then visit the FTC's Identity Theft website at www.consumer.gov/idtheft. Victims of phishing can become victims of identity theft. If an identity thief is opening credit accounts in your name, these new accounts are likely to show up on your credit report. You may catch an incident early if you order a free copy of your credit report periodically from any of the three major credit bureaus. See www.iQcu.com for details on ordering a free annual credit report and ID theft protection.

Focus On Our Volunteers!

Call Us! (360) 695-3441
1-800-247-4364

E-mail Us! contact our Information Desk
www.iQcu.com

Write Us! iQ Credit Union
P.O. Box 1739
Vancouver, WA 98668-1739

Visit Us! **Vancouver Mall Office**
7017 N.E. Vancouver Mall Drive
Corner of Andresen and
Vancouver Mall Drive

Salmon Creek Office
13505 N.E. 10th Avenue
West of I-5 and 205, 134th Street Exit

Fisher's Landing Office
2620 S.E. 165th Avenue
Near 164th and McGillivray

Battle Ground Office
109 S.W. First Street
Close to Schuck's Auto Supply

Clark College Office
Gaiser Hall
1800 E. McLoughlin Blvd.

Hazel Dell Office
305 N.E. 81st Street, in the J&M Plaza
Just off I-5 and 78th Street

City Branch
601 E. 16th Street
Corner of F St. and 16th

Holiday Closings Memorial Day
Independence Day



Banks are owned by stockholders, who are only in business to make a profit. Every action at a bank is geared toward making a profit for those stockholders.

Credit Unions, on the other hand, have no stockholders. They are owned by the members (account holders). Any profits are returned to the account holders in the form of lower loan interest rates, higher rates on savings, lower fees and additional products and services. As account holders, or members of your Credit Union, you elect volunteers to serve as iQ Credit Union Board of Directors. These volunteers determine iQ Credit Union's direction and make important decisions about our future.

Thank You, Dedicated iQ Credit Union Volunteer Board of Directors!

Jim Sork, Chairman
Scott Bieber, Vice Chairman
Robert Goodale, Secretary
Doug Lehrman, Treasurer
Bill Hogan, Director
Evie Grendahl, Director

Ed Maxwell, Director
Sharon Eastman, Director
Steve Porter, Director
Don Kitterman, Director
Bob Gadotti, Director

Monte Page, Supervisory Com.
Marsha Carner, Supervisory Com.
Joseph Nutting, Supervisory Com.

If members have compliments, comments, concerns, or complaints they want to share with the Boards of Directors, they can be contacted by writing to PO Box 1739, Vancouver, WA, 98668 or email directors@iQcu.com.

What Is The Supervisory Committee?

The Supervisory Committee is composed of three volunteer members elected by the membership to three-year terms. Under Washington state law and iQ Credit Union bylaws, the Supervisory Committee serves as a check and balance to the Board of Directors. The function of the committee is to review the overall operations of iQ Credit Union and ensure members' financials are protected. This is accomplished by making sure accurate records are maintained and members' assets are safeguarded and appropriately used. The Supervisory Committee can be contacted by writing to PO Box 1468, Vancouver, WA, 98668.

The Supervisory Committee: Monte Page, Marsha Carner and Joseph Nutting.

P.O. Box 1739
Vancouver, WA 98668-1739

Financial Intelligence Pays Off



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