

“Financially Speaking”

Smart talk about money matters.

January 2012

CLIP
CREDIT
CARD DEBT

SNIP
HIGH
INTEREST

SLASH
YOUR
PAYMENTS

MAKING THE CUT
PAYING OFF PLASTIC HAS NEVER BEEN EASIER!

FOR SAVINGS
RECOMMENDED FOR ALL MEMBERS

NOW LENDING
a production of iQ Credit Union

While the holidays may be over, 'tis now the season for those high-interest post-holiday bills. If there's a card on your list you'd like to cut down to size, iQ Credit Union can help. Our Credit Card Buster Loan is a low-interest, two-year personal loan designed to help you pay off the biggest credit card in your wallet. Apply today.



Scan here to watch a movie preview for *Making The Cut*.

iQ CREDIT UNION

Financial Intelligence Pays Off

Celebrate Movie Mania with iQ Credit Union!

Seen any good movies lately? Open a loan with iQ Credit Union and you will. For the next three months, get a free pair of movie tickets for opening an iQ Auto or Credit Card Buster Loan and free movie tickets are just the beginning.



Film your own blockbuster and win!

Calling all would-be Steven Spielbergs! If you've ever wanted to direct your own movie, here's your chance. We're looking for movie trailers to promote your favorite iQ Credit Union products and services. Everything from affordable loans and VISA cards to free online banking, free Bill Payer and a nationwide network of fee-free ATMs.

Here's what you do: Grab your smart phone, Flip camera or video camera and create a "movie trailer" to promote your favorite iQ Credit Union product or service. It can be as simple as words written on paper ... or as elaborate as a full-blown movie trailer. Each entry must be two minutes or less, family friendly, and chock-full of benefits about whatever you like best about iQ Credit Union. And don't forget a title for you directorial debut! The more it seems like a movie trailer, the better. Humor and creativity are definitely encouraged!

You like us ... you really, really like us!

Starting this month, iQ Credit Union will be launching a new Facebook page. As a way of getting you to stop by and visit, member-submitted movie trailers will be posted on our Facebook page, as well as on YouTube.

All movies must be submitted by Friday, February 20, 2012. After that, our Facebook fans will have their say, selecting their



three favorite iQ films — with the winners moving to the iQ Credit Union web site for glory, bragging rights and movie-themed prizes galore. (Watch our Facebook page for complete details!)

News & Notes

Scholarship applications available now.



As part of our ongoing commitment to education, iQ Credit Union is proud to sponsor a variety of members-only \$1000 scholarships for area high school students, college students and educators. The iQ Credit Union

Scholarship Committee will select five recipients for scholarships. For complete details and applications, visit www.iQcu.com or stop by any iQ branch. Completed applications must be postmarked or delivered in person to a branch no later than March 10, 2012. (Sorry, no deadline exceptions.) Good luck!

Coming soon to an iQ near you!

iQ Credit Union will be conducting informational seminars beginning in February of 2012. Our scheduled topics include "Power Over Debt: Break the Debt Cycle", CreditAbility: Build a Strong Credit History, and "Build a Basic Budget: The Five-Step Spending Plan". Watch our website for dates,

iQ Credit Union will be closed on Monday, January 16 in observance of Martin Luther King, Jr. Day



Financial Intelligence Pays Off

www.iQcu.com

360.695.3441 | 1.800.247.4364

Make tax time less taxing.



Another year, another income tax booklet filled with confusing codes, complex forms and enough regulations to make your head spin. Can't tell a W-2 from a Schedule C? Relax. TurboTax online, from iQ Credit Union, is here to help. It's fast, easy and there's no software to download or install. The on-screen EasyStep interview walks you through the entire process — step by step, form by form. And you can file your taxes electronically, getting your refund in days rather than weeks. Taxing? Not this year. Visit www.iQcu.com today and get started.

As a valued iQ Credit Union member you can get a special 10% discount of Turbo Tax® Federal Deluxe Online Edition.

"Homing In" on Your Retirement Destination



As you think about reaching your "golden years," where do you imagine yourself living? Would you choose an affordable house on a lake with room for visiting grandchildren or a condo near a golf course? Would you like to live closer to family and friends, or expand your horizons by moving to a new setting? What's important to you: a moderate climate, recreation opportunities, excellent medical facilities, a modest cost of living, or favorable local tax rates?

These and many other factors can ultimately lead to a retirement destination that can meet your personal and financial needs. Familiarize yourself now with the benefits and shortcomings of potential retirement destinations. You'll be better prepared to make an educated decision later.

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, a registered broker/dealer and member of the SIPC. Financial Network is not an affiliate of this financial institution.

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iQ Credit Union 71st Annual Meeting Tuesday, March 6, Hudson's Bay High School

Appetizers will be served at 6:00 p.m., meeting starts at 7:00 p.m. Come learn about fiscal year 2011 and the upcoming plans for 2012, then cast your vote for this year's Board of Directors .



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