

Speaking FINANCIALLY

August, 2009

Smart talk about money matters.

iQ CREDIT UNION
Financial Intelligence Pays Off

In This Edition:

- Move A Loan
- Download Fee-free ATM Locations to your GPS
- Get Away Today
- Scholarship Winners
- Debt In Focus

Get Away Today

Offers Discount Disney Vacation Packages and Specials to Disneyland®, San Diego, Hawaii, Cruises and more!

We're giving you two more reasons to celebrate summer with Two Days and Two Nights FREE* at the Disneyland® Resort! Simply take your family to the Disneyland® Resort between April 1st - September 26th, 2009, and you'll get an extra two days FREE with each 3-Day or longer Disneyland® Resort Park Hopper® Bonus Ticket purchased! Plus, when you stay at one of the Hotels of the Disneyland® Resort or a select partner hotel for three nights during the same time, you'll get an extra two nights FREE! That means your family will have five full days and nights of Disneyland® Resort summer vacation magic!

Check www.iQcu.com for details.



Move A Loan. Cash In Big.

The smart choice for auto loans.

*Need a little extra driving money each month? Refinance your auto loan with us and enjoy rates as low as **3.25% APR**.* Move an auto loan and save.*

Great rates are available both for new and used cars or when you transfer an existing non-iQ auto loan. Here's how it works: Start with our best auto loan rate of 4.50% APR.* Then for every additional qualifying service you sign up for, the rate goes down another .25%. Choose all five qualifying services and you could have a rate as low as 3.25% APR!*

Qualifying services include free iQ Checking Account, eDelivery for your monthly statement, direct deposit, automatic loan payment from your iQ checking account and an iQ Visa® debit card. If you already have some or all of these services, great — you already qualify for a discounted auto loan. If you'd like to add some or all of these services, there's never been a better time.

To move an auto loan,
visit www.iQcu.com, call (360) 695-3441
or stop by any branch.



*Annual Percentage Rate. Offer valid on new or used vehicle purchases, or auto loans from another financial institution. Loan must close by October 31, 2009. Certain conditions apply. All loans subject to credit approval.

Download Fee-free ATM Locations to Your GPS

Find a CO-OP Network surcharge-free ATM when you're away from your computer!

Before you take your next road trip, be sure that you know exactly where to get your cash for free. Text your location – address, intersection or zip code – to 692667 (MYCOOP) from any mobile phone, or download the database of more than 28,000 surcharge-free ATMs directly to your Garmin, Tom Tom or other GPS device from <http://www.poiplaza.com/index.php?p=ds&s=720>. You'll never be lost looking for a surcharge-free ATM again!

Like CO-OP Network ATMs, 692667 (MYCOOP) is a surcharge-free service. But check with your mobile phone provider as standard text messaging rates apply. And don't worry, you won't receive any unsolicited messages by using 692667 (MYCOOP).



Rates as low as
3.25% APR!*

NEWS & NOTES

Bill Payer Winner

Congratulations to Dwight Patterson, the latest winner in our last Bill Payer promotion. Dwight won a \$100 Marriot gift certificate. Pay your bills using Online Bill Payer and you could win up to \$5,000 cash in the Wishes Can Come True Promotion in August and September!

Wishes Can Come True

If you're like most people, you're always wishing for more free time or an extra bit of cash. So each time you pay a bill online during August and September, you'll automatically receive one entry to WIN \$5,000 cash! Make your end-of-summer wishes come true with online banking and bill pay!

No purchase necessary. Void where prohibited. For complete rules and additional information visit: <https://secure.orcc.com/promo/q32009/rules.html>.

New Newsletter Format

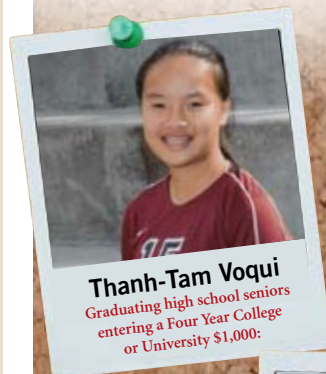
In order to reduce costs and bring you more timely information, we are changing the newsletters to a monthly statement insert or email, for those of you who signed up for newsletters by email.

Want to receive Financially Speaking directly to your inbox? Go to www.iQcu.com/signup.asp and register today.

Congratulations

iQ Credit Union has always had a strong tie to education. To that end, we help promote higher education for our members and their families through a broad scholarship program. In 2009, four \$1,000 and one \$2,000 scholarships were awarded.

Join us in congratulating this year's scholarship recipients.



Debt in Focus

The average American owes more than \$9,000 in credit card debt — on top of auto loans, student loans, personal loans and home mortgages. We are a buy now, pay later society. And with credit levels at all-time highs, it's easy to find yourself in over your head. The hard part is getting a handle on your debt ... and doing something about it. That's the idea behind Debt In Focus, a new free and anonymous service from iQ Credit Union. The entire process takes just a few minutes and is done entirely online. After answering a few questions about your income and current debts, a simple financial analysis will provide you with a wealth of information:

- Debt to income ratios
- Debt payment schedules
- Customized strategies for moving your finances forward

The service is completely anonymous, designed solely to help put you in control of your finances. You will not be asked for your name, Social Security number, email address or any other identifiable information. And if you need to stop before completion, a randomly generated ID number lets you pick up where you left off to update any information.

Try it today at www.iQcu.com and start getting your finances under control!

