

Speaking FINANCIALLY

July 2011

Smart talk about money matters.

iQ CREDIT UNION
Financial Intelligence Pays Off

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Bring your credit card balances down to size.

Save hundreds on your credit card bills. Ask us how!

Current credit card payment schedule:

New Balance \$10,000
Minimum Payment Due \$200
Interest Rate 18.9%
Months to payoff 100
Total interest \$9,858

Credit Card Buster:

New Balance \$10,000
Minimum Payment Due \$319
Interest Rate 8.99%
Months to pay off 36
Total interest \$1,449

**Total interest savings:
\$8,409**

**Rates as low as
8.99% APR!**

For more information or to apply for a Credit Card Buster Loan, call (360) 695-3441, stop by any branch or visit www.iQcu.com.

Get a Great iQ Auto Loan and Win Free Gas!

Rates as low as 3.74% APR put you in the driver's seat.

Fill 'er up — free!



Promotion extended through July 31!

The clouds are parting, the light is green and the open road beckons. If you're in the market for a new or used car, your time is here. Deals are plentiful. Rates are low. And iQ Credit Union has money to loan. You can even get pre-approved before you shop, so you can drive home the best deal. Still paying off a high-interest auto loan with someone else? Refinance with us and save big. Apply today.

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

Fill 'er up — FREE!

Open or transfer an auto loan and get a free gas-card scratch ticket. Win \$20, \$40 or up to a full year of gas.

Hurry, free gas offer ends July 31, 2011 or until supplies run out!

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

NEW & USED AUTOS, RECREATIONAL VEHICLES, APR = Annual Percentage Rate. Offer valid on new or used vehicle purchases and auto loans from another financial institution. All rates and terms are subject to credit approval and must close before July 31, 2011. The following conditions apply: No refinances of existing iQ Credit Union loans allowed. Minimum APR is 3.99%. The Maximum APR is 17.99%. Actual rates depend on member credit qualifications including credit and employment history and the type of vehicle financed. Free Gas For A Year details — Sponsor: iQ Credit Union PO Box 1739, Vancouver, Washington, 98668 (360) 695-3441. Two (2) One Grand prizes: \$1,200 gas gift cards, odds of winning 1 in 375; (73) One First Place Prize: \$40 gas gift card, odds of winning 73 in 375; (300) \$20 gas gift card, odds of winning 300 in 375; Details and qualifications for participation in this promotion may apply, see official Rules for details at iQ Credit Union. Persons may also receive a scratch ticket by sending a request to iQ Credit Union, PO Box 1739, Vancouver WA 98668. One scratch ticket per person.

Safe Deposit Box Sale

Our first-ever Safe Deposit Box Sale!!

Looking for a good deal on a safe deposit box? Have important papers, jewelry or other valuables you want to keep safe and secure? Like to save money? If this sounds like you, you've come to the right place!

Order now and get a new box for the old price.

For the first time in many years, we're increasing the cost of our safe deposit boxes. The good news? Sign up for an iQ Credit Union safe deposit box by July 31 and you'll enjoy a full year at the old, lower rate.

	old price	new price
3 x 5 box	\$25	\$30
5 x 5 box	\$35	\$40
3 x 10 box	\$45	\$50
5 x 10 box	\$55	\$75
10 x 10 box	\$75	\$100

Convenient boxes, amazing savings. Whichever part of town you're in, iQ Credit Union has safe deposit boxes ready for you and your valuables. Our Vancouver Mall branch has available boxes in all sizes. And while our Downtown branch is currently sold out, more boxes are on the way. Remember, you must act now in order to receive a full year of peace of mind at the old price.

Box up your savings today. For more information or to order your safe deposit box, stop by any branch office. Hurry, once July 31 is over, so is this special offer.

Safe things come in small, medium and large packages! Order your safe deposit box today and save!

NEWS & NOTES

Get Your Money Faster

Payday just got even better! With Direct Deposit, your paycheck is deposited in your iQ account instantly. No more trips to the credit union, waiting in line or lost checks – just fast access to your money, because you've earned it! Split your deposit between savings and checking, or even automatically make a loan payment. To sign up for Direct Deposit, ask your employer for a direct deposit form. You'll need your nine-digit account number and the routing number for iQ Credit Union: 323383378.

Need an ATM?

There are over 80 fee-free ATMs for iQ Credit Union members throughout Clark County. We have eight branch locations, as well as ATMs in many of the local Walgreen locations. Stopping in for a quick snack while traveling around this summer? Stop by a 7-11 and use the CO-OP ATM fee free! The quickest way to find an ATM is with the CO-OP ATM app for your iPhone or Android.

Congratulations!

To Antoinette Saunders who is the latest winner in our online Bill Payer giveaway. She won a \$100 gift card from Bed, Bath & Beyond! Be sure to check out our Bill Payer contest starting in August!



Scholarship winners - iQ Credit Union Scholarships Awarded!

iQ Credit Union is committed to giving back to our community. We are pleased to announce that five students will each receive one \$1,000 scholarship. Students were chosen based on academic achievement, community service, letters of recommendation and a written essay. Congratulations to this year's winners:

Graduating high school seniors entering a College or University \$1,000.00



Ellie Ficco
Graduating from: Columbia River High School
Attending: University of Washington
Major: Biology/Pre-Med



Joanna Guo
Graduating from: Camas High School
Attending: University of Southern California
Major: Pre-Med

College student working towards a baccalaureate degree \$1,000.00

Cole Larson
High School: Hockinson High School
Attending: George Fox University
Major: Field Biology/Environmental Studies



Wilber White Committee's Choice \$1,000.00



Shellie Johnson
High School: Columbia River High School
Attending: Clark College
Major: Field Survey Technician/Engineering

Darcie Ek
High School: Hockinson High School
Attending: Clark College
Major: Nursing



Please join us in congratulating them in their success.

Salmon Creek Construction

A temporary one-way traffic change began on Monday, May 16, on two sides of the retail complex anchored by Fred Meyer, west of Interstate 5 and south of NE 139th Street.

Traffic will flow along:

- A single lane of one-way traffic northbound on NE 10th Avenue, between NE Tenney Road and NE 139th Street.
- Two lanes of one-way traffic westbound on NE 139th Street, between NE 10th Avenue and a temporary traffic signal at NE Tenney Road.
- NE Tenney Road will remain open to two-way traffic during the change, which is expected to last through the end of August. Weather and other factors could affect that approximate date.



The change is expected to improve safety and trim four to six weeks from the construction schedule for NE 10th Avenue.

Protect Yourself from Identity Thieves

Protect Yourself from Identity Thieves
Identity theft is one of the fastest-growing crimes in the country. Avoid becoming a victim by following these tips:

- Keep your Social Security card and passport in a safe place. Do not carry them with you unless absolutely necessary.
- Limit the amount of identifying information, including credit cards, you carry.
- Shred all financial information, such as unsolicited convenience checks, applications and bank statements.

- Do not give out information by phone, unless you initiated the call or know the person.
- Pay attention to billing cycles and follow up if bills don't arrive on time.
- Report lost or stolen checks to your bank immediately. Your bank will block payment on the check numbers involved.
- Closely guard your ATM Personal Identification Number (PIN) and ATM receipts.

To learn more about protecting yourself from identity theft, stop by or give us a call!



Federally Insured
by NCUA

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