

Speaking FINANCIALLY

March 2011

Smart talk about money matters.

iQ CREDIT UNION
Financial Intelligence Pays Off

In This Edition:

- Two Great Ways to Save Time, Save Money — And Win Big!
- TurboTax®
- Annual Meeting
- Online Auto Sale
- Great New Name, Same Great Insurance
- Credit Safe
- Protect Yourself From Identity Thieves

Online Auto Sale

Auto Mentors and iQ Credit Union are working together to bring you our second online used car sale. Auto Mentors delivers low-priced, used cars and trucks to buyers at iQ Credit Union. We can help you find the vehicle that best suits your needs with our vast pre-owned inventory along with our customizable used car search capabilities through our dealer networks.

Check our online offers starting Tuesday, April 19th through Friday April 22nd. Pick one from our 300 plus vehicle selection. The vehicle selected will be brought over to the iQ Vancouver Mall branch for a scheduled test drive and purchase.

Get pre-approved today so you can be ready to get the best deals of the year in our online used cars sale brought to you by Auto Mentors. For more information visit our website or call Sean Moore at (360) 418-4449.

 **Auto Mentors
International**
We Make Auto-Buying Easy!

Two Great Ways to Save Time, Save Money — And Win Big!



For more than 70 years, iQ Credit Union has been helping members save time and money. And while our business is grounded in personal, attentive service, we're always at the forefront of new and innovative ways to save. Now we're taking that one step further. Not only will you save time and money with these two free services, buy you can actually make money and have a chance to win.

Bill Payer: Pay two bills and get \$10.

Bill Payer lets you pay every bill on your list electronically. There are no checks to write and no stamps to buy and no trips to the post office. Sign up for this free service before March 31, 2011, pay any two bills and you'll receive \$10. It's easy with online Bill Payer.

eDelivery: Sign up today and you could win a free iPad.™

Ready to stop the paper and keep your financial information out of the mail? eStatements let you view your monthly statements online — for up to 12 months — then print and review whenever you want. Sign up for eDelivery before March 31, 2011 and you're automatically entered to win a free iPad.™

To earn your \$10 for using Bill Payer and have your chance at winning an iPad™ for using eDelivery, sign up today. Hurry, offers end March 31, 2011.

TurboTax®

Save on TurboTax Federal Deluxe and Get Your Maximum Refund Guaranteed!

As a valued member, you can now discover just how easy tax prep can be—for FREE —with TurboTax® Online Free Edition, which includes:

- A step-by-step interview with easy-to-understand questions
- Forms automatically filled out using your answers
- 100% accurate calculations guarantee*
- FREE federal e-file, plus a faster refund



Or choose TurboTax® Online Deluxe to maximize your deductions and save!. Try the #1-rated TurboTax® today. Simply go to the Credit Union website or call (800) 613-4406 for more information.

Choose TurboTax and choose easy! To get started, visit www.iQcu.com.

iQ Credit Union's 70th Annual Meeting

When: Wednesday, March 30. **Where:** Hudson's Bay High School 1206 E Reserve St., Vancouver. Appetizers will be served at 6:00 p.m. Meeting starts at 7:00 p.m. This is your chance to learn about fiscal year 2010 and upcoming plans for 2011, then vote for this year's Board of Directors. See you there!

NEWS & NOTES

Protect Yourself From Identity Thieves

Identity theft is one of the fastest growing crimes in the country. And here at iQ Credit Union we are doing all we can to help protect you. Along with following the suggestions below, we have a privacy policy to help ensure that your identity is safe. Each of our employees understands the importance of confidentiality. We only give out information when allowed or required by law.

Here are some ways to protect yourself:

Keep your social security card and passport in a safe place. Do not carry them with you unless absolutely necessary.

Limit the identifying information, including credit cards, you carry.

Shred all financial information, such as unsolicited convenience checks, applications or 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, contact iQ Credit Union at (360) 695-3441 or stop by one of our offices.

Great New Name, Same Great Insurance

For nearly 20 years, Nies Insurance has been providing members of iQ Credit Union with a complete range of insurance services. Recently, the company has evolved, spinning off a new company whose primary focus is to work for our members.



Introducing insureQ — exclusively for members of iQ Credit Union.

From the place you call home to the cars in the garage to the kids you tuck in each night, your insurance needs are as individual as you are. Nobody understands that better than insureQ. As an independent insurance agency, insureQ has a variety of top insurance carriers to choose from — allowing them to create a policy that fits the way you live, work and play. Whether you're just starting out or would like a review of your current auto, home or life insurance needs, insureQ is here to help.

The freedom to choose what's best for you.

insure Q is an independent insurance agency. That means having a full arsenal of top-notch insurers to choose from when creating your insurance policy. Since they're not locked into one and only one company, they can shop and compare, creating the policy that's best for your specific needs. Companies insureQ works with include some of the best-known insurers in the industry, including Liberty Northwest, Travelers, Mutual of Enumclaw, Pemco, Progressive, Safeco, Unigard, the Hartford and more.

Service, value and peace of mind in every policy.

While the name is different and the logo has changed, insureQ offers the same high level of personalized service and attention to detail you've come to expect. Rest assured that your policies will remain the same as they are now. Same locations and same knowledgeable agents, too. But now that they're insureQ, their primary focus will be on helping iQ members. How's that for peace of mind.

Credit Safe Helps Pay the Credit Card Bills When You Can't



These days, applying for everything from a cell phone to a home mortgage requires a credit check. Pay your bills on time and manage your credit wisely and there should be no problem. But when payments are late — even one month late — credit card companies report that to credit bureaus, putting a blemish on your record. Imagine what can happen if you are laid off or become disabled.

Life is unpredictable. A sudden disability or job loss can make the monthly credit card bills an insurmountable hardship. That's where Credit Safe comes in. Through Credit Safe, you have greater control over your finances in the event of death, disability or involuntary unemployment. With Credit Safe, monthly credit card payments will be taken care of, keeping your finances on track and your credit rating protected.

Peace of mind you can afford.

Credit Safe is designed to be affordable for any budget. The monthly cost? Just 98 cents per \$100 of the outstanding credit card balance. And whether the credit card is a single or joint account, the cost remains the same.

For detailed information, including a brochure outlining the different levels of coverage and basic costs, please contact the Member Service Center at (360) 695-3441 or stop by any iQ Credit Union branch.

As with any program of this nature, there are eligibility requirements, conditions and exclusions. Please contact iQ Credit Union for complete details about the Credit Safe program.



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