



Quarterly Connection

..... FALL 2011

The Perfect Tool for the Job

Home Improvement Loans · Up to \$7,500

When it's time for your next home improvement project, NW Plus has the right tool for the job: a Home Improvement Loan of up to \$7,500 at a great low rate! Whether you're spicing things up with a kitchen remodel, adding value with new appliances or carpet, making a big fix or two, or just brightening your home with a fresh coat of paint, we can help you make your house your dream home.

Fast turnaround will get you the cash for your plans in no time at all. Just provide one of our loan officers with an estimate or work supply invoice to validate the loan amount and document your home improvement plans.

Visit the Credit Union or apply online to get started today!

What is a HELOC?

HELOC stands for Home Equity Line of Credit. Simply put, a HELOC is a loan against the equity you have built up in your home. It differs from a traditional home equity loan in that a HELOC offers a revolving line of credit. Like the available balance on your credit card, you can use the full amount of your HELOC or borrow against it in smaller increments, and you will pay interest only on the amount you borrow.

If you are looking for a smart way to get the money you need, a HELOC might be right for you. HELOCs offer the flexibility of easy access to your money with the security of a low rate. And because a HELOC is secured by the equity in your home, the interest you pay might be tax-deductible! Consult with your tax advisor.

A HELOC is also a great alternative to high-rate credit cards. These versatile loans can be used for just about anything, from consolidating high-interest debt and tackling home improvements to financing a college education or paying for your child's braces. You'll get the money you need at an affordable rate with payments that are right for you.

NW Plus offers HELOCs at a low fixed rate of 6.99% APR.* We also offer a variety of home loan options, allowing you to choose the one that best fits your needs and your lifestyle. Check out our Home Improvement Loan special, featured in this issue, and visit our website to learn more about our HELOC, mortgage and other lending options. If you are interested in whether a HELOC is right for your needs, call NW Plus or visit any branch to talk with a lending professional.

*APR = Annual Percentage Rate.



Save Time with Direct Deposit!

At NW Plus, we know there are more important things in life than visiting us to deposit checks. Skip the trip and have more time for the things you love — by signing up for direct deposit! No extra trips, no waiting in line, and no extra waiting for your funds to clear. Your paycheck is automatically deposited into your account and available immediately. It's so simple!

To get started, visit your employer's payroll or personnel office to request a direct deposit form. Then follow the directions on the form. Deposit all of your paycheck into one account, or split it between your checking account, savings account, loan payment or Visa® payment — just to name a few.

Skip the trip and get your money faster with Direct Deposit — sign up today!



Credit Unions Build a Better World

International Credit Union Week: October 17-21

Over 184 million people worldwide have embraced the benefits of credit union membership. In fulfilling their founding principle of "People Helping People," credit unions create opportunities for families, strengthen communities and contribute to building a better world.

Join NW Plus CU in celebrating International CU Week from October 17-21. Stop by the Credit Union to receive a free calendar and enjoy coffee and cookies to celebrate the history and bright future of your Credit Union.

Protect Yourself on the Road!

Guaranteed Asset Protection and Mechanical Repair Coverage

You're a good driver, but you know that anything can happen out on the road. Accidents happen to the safest drivers and breakdowns can happen when you least expect them. The unexpected can also hit you with a load of unexpected expenses if your car requires repairs or is totaled in an accident. NW Plus can help you protect yourself and safeguard your finances from the hazards of the road with Guaranteed Asset Protection and Mechanical Repair Coverage:

- **Guaranteed Asset Protection (GAP)** — GAP protects you against financial loss in the event your vehicle is damaged beyond repair (totaled) or stolen and never recovered. GAP will cover the difference (the gap) between what you owe on your vehicle and what the vehicle is now worth.
- **Mechanical Repair Coverage (MRC)** — MRC provides valuable protection against the cost associated with most unexpected mechanical breakdowns, getting you back on the road and keeping your finances in the right lane.

GAP and MRC are just two of the great perks of an auto loan at NW Plus. If you have an existing auto loan at NW Plus and would like to add these protections, just call us! And if you're looking for a new or refinanced auto loan with great rates and these great benefits, visit the Credit Union or apply online in minutes at www.NWPlusCU.com. Drive safe and happy travels!



Auto Safety Tips

Accidents happen, but a little preparation for the unexpected can help you get back on the road safely. Here are a few simple tips for a smooth ride:

- Try to travel with a full tank of gas
- Schedule regular tune-ups for your vehicle
- During the winter, always have fresh antifreeze
- Keep a mini cooler in your car with non-perishable snacks and bottled water
- Always carry in your trunk:
 - A properly-inflated spare tire, wheel wrench and tripod-type jack
 - Shovel
 - Boots
 - Jumper cables
 - Tow and tire chains
 - Bag of rock salt or cat litter
 - Tool kit
 - Working flashlight and extra batteries
 - Flares, reflective triangles and brightly colored cloth

Check Washing: What is it?

Each year, more than \$815 million in fake 'washed' checks are written in the U.S., and that number is rapidly increasing. Check 'washers' obtain your legitimate checks and use special techniques to remove your pen ink, re-writing the checks for larger amounts payable to themselves. There are several good ways to stay alert and not become a victim of check washing:

- **Use a gel pen with black ink to make 'washing' difficult.**
- **Don't put bills in a residential mailbox.** That red flag is like an invitation for thieves. If you have to leave mail in a mailbox, do it immediately before the letter carrier comes. Better yet, take your mail to work, drop it in a collection box or take it directly to the post office.
- **Don't have new checks mailed to you.** Ask if you can pick them up at a branch.
- **Shred or burn cancelled checks.** Never throw them in the trash.
- **Keep an eye on your monthly statement.** Make sure to report any suspicious activity within 30 days of receiving your statement.

NW Plus maintains a strict privacy policy and employs the latest fraud detection technology to keep you and your money protected. Please contact the Credit Union if you have any questions about check washing or any other types of fraud.

Anytime, Anywhere Banking!

With Personal Branch from NW Plus, you have the Credit Union at your fingertips, 24/7! Personal Branch lets you manage all of your NW Plus accounts and services from any computer with Internet access. Can't make it in to the branch or the branch is closed? Need to make a quick transfer? Want to track your spending? Do it all right from your home or office. Here are just a few of the things you can do with Personal Branch:

- See account balances in real time
- Track transactions, view cleared check images and download to money management software
- Transfer funds instantly
- Pay bills with Online Bill Pay
- Order more checks
- Receive e-Statements
- Apply for loans and credit cards

Get anytime, anywhere access to simplify your life. Sign up for Personal Branch today at www.NWPlusCU.com.



HOLIDAY CLOSINGS

Columbus Day - October 10
Veterans' Day - November 11
Thanksgiving - November 24 & 25
Christmas Day - December 26
New Year's Day - January 2

BRANCH LOCATIONS



Everett
2821 Hewitt Ave.
Everett, WA 98201

Lynnwood
19725 40th Ave. W, Ste. A
Lynnwood, WA 98036

Burlington
115 Cedar St.
Burlington, WA 98233

Smokey Point
17021 Smokey Point Blvd.
Arlington, WA 98223

Stanwood
9730 SR 532, Ste. C
Stanwood, WA 98273

NW Technical Academy
2205 W Campus Pl.
Mt. Vernon, WA 98273



CONTACT US

425.297.1000
800.456.6481
www.NWPlusCU.com