



NW Plus News

QUARTERLY PUBLICATION

SPRING 2010

OFFICE LOCATIONS

MAIN OFFICE

2821 Hewitt Ave.
Everett, WA 98201
425.297.1000
800.456.6481

BURLINGTON

780 S. Burlington Blvd.
Burlington, WA 98233
360.755.9511

EDMONDS

21601 76th Ave. W.
Edmonds, WA 98020
425.640.4016

SMOKEY POINT

17021 Smokey Point Blvd.
Arlington, WA 98223
360.653.2839

STANWOOD

9730 SR 532 Suite C
Stanwood, WA 98292
360.629.6968

PRIVATELINE

800.456.6186

ATM Locations

FREE to YOU
Comcast Arena at
Everett Events Center
Drive Thru - Everett
Drive Thru - Smokey Point
Walk Up - Burlington Office

BOARD OF DIRECTORS

Warren Kuwahara, CHAIR
Jason Gamble, VICE CHAIR
Dave Ridgeway, SECRETARY
Mary Ballard, TREASURER
Debra Hoheisel
Brad Jones
Kim Stone

SUPERVISORY COMMITTEE

Sue Ann Newman, CHAIR
Herb Andrews
Mary Ellen Anderson

Visit our website at
nwpluscu.com



Attend one of our spring seminars!

NW Plus CU will be offering two **FREE** informational seminars in April. Expand your knowledge of Medicare benefits on April 8th and learn more about reverse mortgages on April 20th. Refreshments will be served.



Free Medicare Benefits Seminar
Presented by Custom, Inc.
Thursday, April 8th
Noon-2pm
NW Plus CU Everett board room

Free Reverse Mortgage Seminar
Presented by Loan Services, Inc.
Tuesday, April 20th
11am-1pm
Everett Public Library Auditorium



Reservations required for both events. **RSVP** today by calling 425.297.1085 or email kdardis@nwpluscu.com

Whatever your path...

NW Plus has a mortgage option to guide you

- First Mortgages
-
- Second Mortgages
-
- Purchases
-
- Refinancing
-
- 40-year
-
- Interest Only
-
- Fixed Rate HELOCs
-
- Reverse Mortgages

Call us today at 425.297.1000
or visit nwpluscu.com to learn more!



NW Plus CU Privacy Notice

NW Plus CU is committed to protecting the privacy of its members. References to "we", "us", and "our" refer to NW Plus CU. References to "you" shall mean the member of NW Plus CU. Reference to "credit union" shall mean NW Plus CU. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 425.297.1000 or 800.456.6481. We are committed to providing you with competitive products and services to meet your financial needs. In the course of providing services to you, we collect information about you. Some of this information is nonpublic personal information. We do not sell your nonpublic personal information, but we share some of the nonpublic personal information with our service providers and others in order to better serve you. We share your nonpublic information only with contractual safeguards to protect the confidentiality of your information.

Information We Collect About You and Disclose to Others

We collect nonpublic personal information about you from the following sources: membership and loan applications and/or other forms you fill out; transactions you conduct with us, our affiliates, or others; information we receive from a consumer reporting agency; and information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions. We do not disclose nonpublic personal information about our members and former members to anyone, except as permitted by law.

Parties Who Receive Information from Us

In order that we may provide members competitive products and services, we may disclose all the information we collect as described above, to companies that perform marketing or other services on our behalf and to other financial service providers with whom we have joint marketing agreements. We may also disclose information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or protect the security of our financial records.

Fair Credit Reporting Act Disclosure

In this notice, we are required to also advise you of our disclosure policy under the Fair Credit Reporting Act. The Fair Credit Reporting Act governs the sharing of information that may impact you for certain purposes such as credit, collections, and insurance. This act permits the credit union and its affiliates to share identification information, as well as, information based solely on your transactions with us and our experiences with you. We never share credit report information with our affiliates.

How We Protect Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Congratulations

To those elected to serve on the
NW Plus CU Board of Directors
and Supervisory Committee:

Board of Directors: Jason Gamble, David Ridgeway, Kim Stone
Supervisory Committee: Mary Ellen Anderson

**2010 Holiday
Closures**
.....

Monday, May 31
Memorial Day

Identity Theft

To report credit identity theft, submit a written police report to:

NW Plus CU • Loan Servicing Dept. • 2821 Hewitt Ave. • Everett, WA 98201