



# NW Plus News

QUARTERLY PUBLICATION

WINTER 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  
Brad Jones

Visit our website at  
[nwpluscu.com](http://nwpluscu.com)



## Put the Plus In Your Financial Future With An IRA From NW Plus CU

An IRA is one of the smartest ways to save for retirement or educational expenses. The money you contribute may be tax deductible and is insured up to \$250,000\*.

We offer:

- Traditional IRAs
- Roth IRAs
- Education/Coverdell IRAs

For members with existing IRAs, there's still time to make your contributions for 2009 until April 15th. Stop by your branch or give us a call at 425.297.1000 or 800.456.6481 for more information about how to save for retirement or educational expenses or to contribute for the 2009 tax year.

*\*Please consult with your tax advisor on tax saving opportunities.*

## Help for Hard Times...

2-1-1 is a free resource available to the community that provides access to local assistance programs. If you're unemployed or are having financial difficulties, call 2-1-1 for advice and guidance concerning unemployment benefits, credit counseling, rent and utility assistance, food assistance, medical programs, and more.

Here are some tips to help you stay on top of your finances:

- Prepare a household budget
- List assets
- Set priorities
- Make a list of your creditors
- Notify your creditors
- Pay what you can
- Stay in touch with creditors
- Stop credit purchases
- Reduce household expenses
- Sell what you don't need
- Check into other financial resources





## WE NEED YOU!

That's right, we need your help. We are looking for members in good standing who are interested in serving on our Board of Directors or Supervisory Committee.

The Board of Directors meet monthly and discuss the future of NW Plus CU. The duties include developing short and long term planning objectives and insuring compliance of bylaws and state and federal regulations.

The Supervisory Committee meets on a quarterly basis and is responsible for making sure members' funds and interests are protected and that the credit union's financial records and operations are in order.

No experience needed. We just ask that you have an interest in maintaining the standards for NW Plus members and a desire to serve. If you are interested in running for a position on either the Board of Directors or the Supervisory Committee or if you would like more information, contact Cathy Henry at 425.297.1033 or email [chenry@nwpluscu.com](mailto:chenry@nwpluscu.com).

## Scholarship Applications

Each year, NW Plus CU offers members looking to further their education the chance to apply for a scholarship. If you are interested and would like an application, please stop by your nearest branch to pick one up, visit our website at [nwpluscu.com](http://nwpluscu.com), or email [kdardis@nwpluscu.com](mailto:kdardis@nwpluscu.com).

Awarded scholarships will be for the 2010-2011 year. The last day to submit your application is March 12, 2010.



**Lydia Guel, Real Estate Loan Officer**  
425.297.1021 or 800.456.6481 x 1021  
[lguel@nwpluscu.com](mailto:lguel@nwpluscu.com)



## 2010 Annual Meeting



**When:** March 16, 2010

**Time:** 6:00 pm

**Where:** The Medallion Hotel  
16710 Smokey Point Blvd.  
Arlington, WA 98223

**Cost:** \$5.00 per person

**Theme:** Sports Superstars



To reserve your spot, call Kylie Dardis at 425.297.1085 or email at [kdardis@nwpluscu.com](mailto:kdardis@nwpluscu.com).

**Buffet Dinner and Door Prizes\* included in the \$5 admission price!**

*\*One door prize ticket per couple and/or family.*

## 2010 Holiday Closures

Monday, January 18  
*Dr. Martin Luther King Jr. Day*

Monday, February 15  
*Presidents' 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