

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

425.258.0400
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
Walk Up – Verizon Office*

*Verizon Employees Only

BOARD OF DIRECTORS

Warren Kuwahara, CHAIR
Jason Gamble, VICE CHAIR
Herb Andrews, SECRETARY
Mary Ballard
Brad Jones
Dave Ridgeway
Kim Stone

SUPERVISORY COMMITTEE

Valerie Curran, CHAIR
Jerri Bartram
Danny Coss

Visit our website at
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 2008 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 2008 tax year.

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

Rewards Checking 5.01% APY*

Good News for You!

In an effort to help bring reassurance to consumers, President George W. Bush signed into law the "Emergency Economic Stabilization Act of 2008", on October 3, 2008. This act temporarily increases federal deposit insurance coverage to \$250,000 through December 31, 2009. This means that a married couple could each have individual accounts, two separate retirement accounts and a joint account at NW Plus CU and be fully insured for up to \$1.5 million by NCUA.

Despite what we hear about the credit crisis and the problems facing financial institutions, NW Plus CU has been operating since 1939, and has always been able to provide responsible financial options to our membership. We remain strong and stable during these times of economic uncertainty.

If you are curious how this coverage affects your accounts, please contact us at 425.297.1000 or stop by any branch. And remember to Put the Plus in your financial future with NW Plus CU.



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 on our 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 Tracy Chambers at 425.297.1085 or email tchambers@nwpluscu.com.

Scholarship Applications Available



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 or email tchambers@nwpluscu.com.

Awarded scholarships will be for the 2009-2010 year. The last day to submit your application is March 13, 2009.

2009 Holiday Closures

Monday, January 19
Dr. Martin Luther King Jr. Day

Monday, February 16
Presidents' Day

It's a great time to buy or refinance your home. Rates have never been better!

With the recent changes in the mortgage industry, it's good to know that you can count on NW Plus to give you sound mortgage advice. Lydia Guel, Real Estate Loan Officer at NW Plus CU, is here to give you the guidance and knowledge needed to achieve your real estate goals! She's just a phone call away. Don't delay - Rates are low.



Lydia Guel, Real Estate Loan Officer
425.297.1021 or 800.456.6481 x 1021
lguel@nwpluscu.com

Join us for NW Plus CU's Annual Meeting!



When: March 17, 2009 at 6 pm
Where: Location to be determined
Cost: \$5.00 per member

The Annual Meeting location will be posted in future credit union statements and available on our website at nwpluscu.com when the location has been determined.

To reserve your spot, call Tracy Chambers at 425.297.1085 or email at tchambers@nwpluscu.com.

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

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

*APY-Annual Percentage Yield. APY effective as of 5/1/08 and subject to change after the account is opened. 5.01% APY paid on balances up to \$50,000, 1.51% APY paid on balances of \$50,001 and above. Accounts that do not meet monthly qualifications will receive 0.05% APY. Membership required. Minimum monthly debit card activity qualifications apply. Contact any credit union branch for additional information and/or request a complete Truth in Savings Disclosure. ATM transactions do not count toward the 12 required debit card transactions during the month. ATM fee refunds up to \$25 per monthly cycle.