

## 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  
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](http://nwpluscu.com)



## Earning Your Free Rewards with NW Plus CU Checking Yet?



Sign up today  
and start earning  
your Reward!

# 5.01% APY\*

on Your Balance up to \$50,000

ATM Fee Refunds Nationwide

\*APY- Annual Percentage Yield. APY effective as of May 01, 2008 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 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 transactions during the month. ATM fee refunds up to \$25 per monthly cycle.

## Just In Time For Summer—Sizzling Auto Loan Rates!

# 5.00% APR\*

New Auto Loans

# 5.5% APR\*

Used Auto Loans

To apply, stop by your branch or give us a call.

Applying after hours or on the weekend?

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

\*Rates above represent Autopay (automatic payment) only; without automatic payment rates will be 0.25% higher. Maximum term and LTV based on approved credit. These are the range of APRs offered. The APR that will apply depends on your credit qualification and percent financed. Existing NW Plus CU loans are not eligible. NW Plus CU membership required.

## Ready To Start Shopping?

Let your credit union help. Here are a few partners to assist with your next purchase. Need more information? Visit us at [nwpluscu.com](http://nwpluscu.com) or call your local branch for more information.



[cu-autosolution.com](http://cu-autosolution.com)

CUBI AutoSMART



Great Auto Deals.  
Great Credit Union Rates!



[enterprisecarsales.com](http://enterprisecarsales.com)

[nwpluscu.com](http://nwpluscu.com)

## Free Home Buyer Education Classes

The McFarland Group is partnering with NW Plus CU to offer free Home Buyer Education classes. These courses will teach buyer's the *"Ins and Outs"* of buying a home. The course will go over topics including escrow, title insurance, inspections, plus answer many questions you may have.

### Free Home Buyer Education Class Schedule

Everett Branch	Smokey Point Branch
July 30 August 13 September 10	August 27 September 24

Unable to make it on the dates listed above? Just give us a call and we'll be happy to work with you to find another time.

These classes are complimentary and there's absolutely no obligation. Just give us a call and we'll schedule you for the class!

**The McFarland Group**  
Real Estate & Home Services

**Brandon Bogart, Realtor**

Phone: 425.367.1723 • Toll Free: 866.966.2799  
Email: [Brandon@themcfarlandgroup.net](mailto:Brandon@themcfarlandgroup.net)



## Do You Have A Good Password?

When we think of computer security, one of things that come to mind is passwords. However, it can be frustrating at times to remember so many letters and numbers but it is very necessary to protect you, your home and business assets. But how secure is your password? One might not think about the question at all but it is worth answering. Unfortunately over the years hackers have developed methods of racking simple passwords. Therefore, creating a complex password that you can easily remember is necessary. Start by using these guidelines: Don't use passwords that are based on personal information that can be easily accessed or guessed. Don't use words that can be found in any dictionary of any language. Develop a mnemonic for remembering complex passwords. For example, instead of the password **"hoops"** use **"!ITpbb"** for **"[I] [I]ike [T]o [p]lay [b]asket[b]all."** Using both lowercase and capital letters adds another layer of obscurity. Your best defense, though, is to use a combination of numbers, special characters, and both lowercase and capital letters. Change the same example we used above to **"!I!2pBb"** and see how much more complicated it has become just by adding numbers and special characters.

## Holiday Closures

**September 1, 2008—Labor Day**  
**October 13, 2008—Columbus Day**



## And the 2008 Scholarship Winners are...

NW Plus is pleased to announce the winners of this year's scholarships.

### High School

**Kacie Cooke**  
Mount Vernon High School  
**Stephen Jensen**  
Everett High School  
**Jared Smith**  
Archbishop Thomas J Murphy High School  
**Paula Welly**  
Everett High School

### Post Secondary

**Carly Conway**  
University of Washington  
**Natalie Spencer**  
Embry-Riddle Aeronautical University  
**Anna Wiebelhaus**  
Rochester Institute of Technology

## 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