

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

Celebrate Credit Union Week!

A Portfolio for Life; International Credit Union Week October 14-17, 2008

For 56 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day and the third week in October to celebrate International Credit Union Week. Each year, it gives us an opportunity to remember our proud history while we promote understanding and support for the credit union difference. Especially in these challenging financial times. NW Plus CU continues to work on your behalf to protect your deposits and mortgages.

Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole. They are establishing your Portfolio for Life.

This International Credit Union Week, let us take the opportunity to thank you for being a member. Please don't hesitate to tell us how we're doing, and how we can provide even better service to you in the future.

In honor of International Credit Union Day, October 16th, we will be passing out calendars in all of our branches. Also, Shred-it will be providing bins in our Everett, Smokey Point, Stanwood, and Burlington from Oct. 14-17 in an effort to help fight fraud. This is being offered free from Shred-it in conjunction with International Credit Union Week. In addition our branches will be hosting services providers from 1:00 pm—5:00 pm Tuesday through Friday. Listed below is a schedule of service providers who will be at the branches through the week:

Branches	Tuesday	Wednesday	Thursday	Friday
Everett	Auto Solution	Prime Alliance	American Red Cross Snohomish County Chapter Enterprise Car Sales	Costco Paychex
Smokey Point	American Red Cross Snohomish County Chapter Paychex	Enterprise Car Sales	Auto Solution	Costco
Stanwood	-	-	-	American Red Cross Snohomish County Chapter Costco
Burlington	Lydia Guel, Real Estate Services	Auto Solution	-	Costco

For more information on our service providers, please visit the following websites:

**American Red Cross
Snohomish County Chapter**
www.SnohomishCounty.RedCross.org

Auto Solution
www.cu-autosolution.com

Costco
www.costco.com

Enterprise Car Sales
www.enterprisecarsales.com

Paychex
www.paychex.com

Prime Alliance
www.PrimeAllianceRES.com



Free Home Buyer Education Classes

The McFarland Group is partnering with NW Plus CU to offer free Home Buyer Education classes. These classes will teach buyer's the "Ins and Outs" on buying a home. The class 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
October 8 November 12	October 22 November 19

Unable to make it on the dates listed above? Just give Brandon Bogart a call and he'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

Free REWARDS Checking

Patent Pending, BancVue, Ltd.

5.01% APY*

on Your Balance up to \$50,000

ATM Fee Refunds Nationwide

*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.



Our Home Equity Line of Credit Offers Suite Rewards...



How About Yours?

Could your house use a "lift"? Need a well deserved vacation? A Home Equity Line of Credit from NW Plus CU is the solution for you.

It's easy to apply for a Home Equity Line of Credit.

Our process allows you to spend time doing what you want!

Apply for our Home Equity Line of Credit between now and October 31, 2008 and you'll be entered into our Suite Rewards Night with the Everett Silvertips.

This Suite package includes tickets for 12 in the NW PLUS CU Suite, along with parking passes.

Apply online at nwpluscu.com and click on MortgageClick® or call Lydia Guel at 425.297.1021 or 800.456.6481 ext. 1021.

*Suite Rewards, a \$1,000 value, expires on October 31, 2008. No purchase necessary to enter. For full details, please contact one of our branches. All other normal closing costs apply. Rates are subject to change without notice. Some restrictions may apply. Everett Silvertips game date is Saturday, 11/22/08. No substitution or cash redemption will be made. Employees of NW Plus CU, their family members, and board members are not eligible. Winners will be notified by phone.

2008 Holiday Closures

Monday, October 13 — Columbus Day

Tuesday, November 11 — Veterans Day

Thursday, November 27 and

Friday, November 28 — Thanksgiving

Wednesday, December 24 — Open until 1:00 pm

Thursday, December 25 — Christmas

Identity Theft

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

NW Plus CU, Accounting Department • 2821 Hewitt Avenue, Everett, WA 98201.

