

# “Financially Speaking”

Smart talk about money matters.

February 2012



## What I Like About You – iQ! Video Contest

What's your favorite thing about iQ Credit Union? Don't tell us...show us in a short movie! As part of our Movie Mania promotion, we're asking members to create a movie trailer to promote a favorite iQ product or service. Each entry must be two minutes or less, family friendly and fun. Submitted movies will be featured on our new Facebook page.

And while Hollywood has the Oscars, we have something even better! The winning entry (voted on by Facebook users in March) will win a 42-inch flat-screen TV!

So channel your inner Steven Spielberg and get creative. Lights, camera...hurry, entries are due February 20, 2012. Visit our Facebook page or go to [www.iQcu.com](http://www.iQcu.com) to enter your blockbuster today!



**iQ** CREDIT UNION

Financial Intelligence Pays Off



with Auto Rates as Low as **1.99% APR!**

If you're a would-be car buyer with good credit and a craving for a new set of wheels, it's time to hit the road. Deals are everywhere. Rates are low. And iQ Credit Union has money to loan. To put you in the driver's seat, we offer rates that will rev your engine — and personalized service to match.

## Your Loan, Your Way.

Getting an iQ Credit Union auto loan has never been easier — or more convenient. You can apply via our website at [www.iQcu.com](http://www.iQcu.com), anytime day or night. You can apply in person at any branch, or apply over the phone by calling the Member Service Center at (360) 695-3441.

For those who like to multi-task, you can also get an iQ Credit Union auto loan right at the showroom. Kick the tires, take a test drive and get the loan all in one place. Just look for the Credit Union Direct Lending (CUDL) sticker on the door and when it's time to finance, tell them you're an iQ member and you'll enjoy the same great iQ rates. That's all there is to it.

Whether you apply online, in person, over the phone or at a participating dealer, you'll always drive home a smart deal. Seize the loan and apply today.

Open an iQ  
Auto Loan and get  
two Movie Tickets  
**FREE!**



# News & Notes



## Make Mine a Macchiato!

Congratulations to the Battle Ground branch, winners of our internal contest "Bring a Barista to Your Branch." To celebrate, join the staff at Battle Ground on February 29 from 9:30 – 11:30 a.m. and espresso drinks, cocoa, tea and smoothies are on the house. Way to go, Battle Ground!

### Mark your calendar for iQ Annual Meeting.

Join us Tuesday, March 6 for iQ Credit Union's 71st annual meeting. The theme this year is "Locally Grown." Appetizers are at 6 p.m. and the meeting starts at 7 p.m. The place? Hudson's Bay High School, 1601 E McLoughlin Blvd., Vancouver. See you there!

### TurboTax® special discount offer.

iQ Credit Union members can save on TurboTax Online Deluxe! TurboTax guides you step-by-step, just like a GPS, making it easy to do your taxes right with 100% accurate calculations. Get your maximum refund guaranteed in as few as seven days. Start for free at [iQcu.com](http://iQcu.com).



### Free Seminar - Build a Basic Budget:

**The Five-Step Spending Plan**  
**Tuesday, February 28, 6:30 p.m.**  
**Hazel Dell Branch**  
**305 NE 81st Street, Vancouver**

*Enjoy light refreshments and giveaways.  
To reserve your seat, visit [www.iQcu.com](http://www.iQcu.com).*



**Financial Intelligence Pays Off**

[www.iQcu.com](http://www.iQcu.com)

360.695.3441 | 1.800.247.4364

## Finding the right IRA to fit your needs.

Planning for retirement? Saving for college? An IRA can be attractive for its versatility and ease of implementation. But which one? With all of the IRA options now available, it pays to know the ABCs of IRAs. Here's a quick primer:



**Traditional IRA:** Enjoy tax-free funds for a financially secure retirement. Contributions are tax-free, withdrawals are taxed. Deposit up to \$5,000 per year, \$6,000 if you are age 50 and older. Withdraw after age 59½ without IRS penalty.

**Roth IRA:** Discover financial flexibility for a tax-free retirement. Contributions are taxed, withdrawals are tax-free. Deposit up to \$5,000 per year, \$6,000 if you are age 50 and older. Withdraw contributions anytime without IRS penalty.

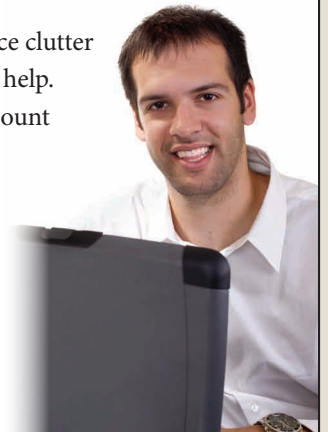
**Coverdell Education Savings Account (formerly Education IRA):** Take advantage of tax-free cash for a college education. Parents, grandparents and family friends can add to the account. Deposit up to \$2,000 per year. Use the money for any qualified education expense, including tuition, room and board, books and more.

**SIMPLE IRA:** Many small businesses have found the popular 401(k) plan costly to administer. The Savings Incentive Match Plan for Employees (SIMPLE) offers a more affordable alternative. In 2011, an eligible employee using a SIMPLE IRA can defer \$11,500 or 100% compensation — whichever is less. This amount increases to \$14,000 for those age 50 and older. Employers can either match employee annual contributions, up to 3% of compensation, or provide a nonelective contribution for all employees of 2% of compensation.

**SEP IRA:** The Simplified Employee Pension (SEP) was created to enable small businesses to provide a retirement plan without burdensome administrative costs or government paperwork. Contributions to a SEP are limited to 25% of compensation of up to \$245,000 — or a maximum of \$49,000 in 2011.

## Streamline your finances with Bill Payer — free!

Did you make a New Year's resolution to reduce clutter and get more organized? iQ Credit Union can help. Add electronic Bill Payer to your checking account (it's free!) and there are no checks to write or stamps to buy. With a few simple keystrokes, you can take care of every bill on your list. You can even schedule monthly payments to be paid automatically. Less clutter, more cash in your pocket. **Happy New Year!**



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