

Speaking FINANCIALLY

April 2011

Smart talk about money matters.

iQ CREDIT UNION
Financial Intelligence Pays Off

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Summer Vacation Savings with Get Away Today

Get Away Today invites you to experience the excitement of the Disneyland® Resort this summer with exciting new attractions and shows! For last minute spring break travel, book your Disneyland® vacation and travel by April 14 to save up to \$65 on each Disneyland® Resort Park Hopper® Ticket. Check out their great deals on cruises, Las Vegas, Hawaii, Orlando, the Caribbean and many more of the top destinations worldwide.

Call (800) 523-6116 or visit www.getawaytoday.com to book your vacation today! Be sure to mention iQ Credit Union when booking.



Auto Loans — NOW is the Time to Buy and Save

If you're in the market for a new vehicle, you're in a great position to negotiate an incredible deal. The economy and consumer expectations have led dealers to special pricing, incentives, rebates and other financial offers. And dealers are eager to clear remaining 2010 models from the lot, offering great bargains on brand new vehicles. With these fantastic pricing deals on the table, NOW is the time to buy.



Here are a few tips for grabbing the best deal on your new car:

Visit iQ Credit Union to get pre-approved for financing. Before you visit the dealer, come to iQcu to get pre-approved for a low-rate loan that fits your lifestyle and budget. You'll know exactly how much you can spend, which will give you negotiating power at the dealership.

Do your research. Informed shoppers are smart shoppers, so gather some information before you start shopping. Resources like Consumer Reports (www.consumerreports.org), Edmunds (www.edmunds.com) and Kelley Blue Book (www.kbb.com) offer helpful vehicle reviews and pricing information that can help you determine a fair price for the car you want.

Negotiate your price. If you've done your research, you'll have a good idea whether the dealer's offer is fair. Keep in mind that the dealer's first price is rarely their best price, so don't be afraid to reject the initial offer. If the dealer can't meet your target price, walk away. Buying a car is a big step and the transaction has to be right for you.

Buyer beware. Before signing the final contract, ask the dealer to explain each item. Dealers have been known to include extra charges for convenience items that may not be necessary. If there are charges you're not comfortable with, don't be afraid to point them out.

0% Too Good to be True? Offers like "0% dealer financing" may sound good, but often, you'll get the best deal by taking the manufacturer's rebate and choosing low-rate financing with iQcu.

Get pre-approved today! Apply online in minutes at www.iQcu.com, or visit iQ Credit Union to apply.

Online Auto Sale

Auto Mentors and iQ Credit Union are working together to bring you another remarkable online used car sale. Auto Mentors delivers low-priced, used cars and trucks to buyers at iQ Credit Union. We can help you find the vehicle that best suits your needs with our vast pre-owned inventory along with our customizable used car search capabilities through our dealer networks. Check our online offers starting Tuesday, April 19th through the 22nd, and contact Sean to coordinate your test drive and purchase.

Get pre-approved today so you can be ready to get the best deals of the year in our online used cars sale brought to you by Auto Mentors. For more information visit our website or call Sean Moore at (360) 418-4449.

Auto Mentors International
We Make Auto-Buying Easy!

NEWS & NOTES

Debt in Focus

Brought to you by iQ Credit Union, this free and anonymous service will help bring your debt into focus. After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information — debt to income ratios, debt payment schedules and suggested personal action strategies to help keep your finances moving forward.

Go to www.iQcu.com for more details.



Are You?

Membership at iQ Credit Union means access to free checking, ultra-competitive interest rates, exceptional service, outstanding member reward programs, supreme convenience and much, much more.

And the best news is, anyone who lives or works in Washington is eligible to join — including you! Even better yet, we at iQ promise to always treat you with the utmost attention and care, and pledge to make decisions that are in your best interest. After all, it's our main line of business to support you and help you reach financial success — and it's a job that we do well.

So make your move and join iQcu today, where financial intelligence really does pay off.

You Still Have Time! Get Your Biggest Refund Possible with TurboTax® and Save!

The April 18th tax deadline is approaching fast — but you can still avoid the stress of last-minute filing. TurboTax® makes it easy to do your taxes right and get your maximum tax refund guaranteed.* What's best, as a valued iQ Credit Union member you can get a special discount on TurboTax® Online Deluxe.



With TurboTax® it's easy:

- Guides you step-by-step, just like a GPS, to your Biggest Refund Guaranteed
- 100% Accurate Calculations*
- Double checks your return so you get all the deductions and credits you deserve
- Fast Refund — in as few as eight days with e-file and direct deposit

Why wait? Beat the filing deadline and take advantage of this special discount on TurboTax® Online Deluxe. Start for FREE today at www.iQcu.com — you don't pay unless you are satisfied with the results.

Big Rigs and Big Fun for a Great Cause



Imagine rows and rows of bright, shiny dozers, backhoes and loaders, all revved and ready for kids to drive. A tire crawl, pipe crawl and kid's dig for kids of all ages. Food vendors, interactive displays and hands-on fun galore. All surrounded by more heavy machinery than you can shake a hard hat at.

Welcome to Dozer Day, a one-of-a-kind event for the whole family. Dozer Day puts kids in the driver's seat as a fundraiser for the Nutter Foundation, a non-profit organization that focuses primarily on children. With a professional, licensed driver at their side, kids have a once-in-a-lifetime opportunity to drive a big-rig piece of heavy equipment. It's a dream come true for little kids — and great fun for the parents, too.

Join us for Dozer Day!
Saturday and Sunday
May 21st & 22nd, 11 a.m. – 4 p.m.

Cemex-Fisher Quarry West side of the 192nd Ave
and Brady Road, Vancouver, WA

Tickets are available at any
iQ Credit Union branch.
\$7 adults (\$10 day of the event)
\$5 seniors 60+ and kids 2-12
(\$8 day of the event)
Free for kids under 2

Extend Your Auto Warranty

Did you know that, statistically, one in three vehicles has a mechanical failure in a given year? J.D. Power & Associates reports that the average 2007 model car has 125 problems per 100 vehicles! For several years extended automobile warranties have been available, many are quite expensive. iQ Credit Union is pleased to offer an affordable Mechanical Breakdown Protection Program through Route 66.

Our Route 66 Mechanical Breakdown Protection Program has a \$0 deductible, 24/7/365 Roadside Service, rental car benefits, 30-day money back guarantees, nationwide coverage, and is fully transferable. Note that most manufacturers warranties only cover major engine components. Did you know that the cost fixing a power window can cost a couple hundred dollars. More electronic gadgets means expensive repairs by a licensed mechanic.

You can purchase a Mechanical Breakdown Protection Program at any time, even if you don't have a loan on your vehicle, and your vehicle does not currently have to be under a factory warranty. There are, of course, different plans and different levels of coverage. Visit any of our branches for details or call our Member Service Center at (360) 695-3441.



Member Since 1992
NCUA
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