

# Speaking FINANCIALLY

May 2011

Smart talk about money matters.

**iQ** CREDIT UNION  
Financial Intelligence Pays Off

## In This Edition:

- Fill 'er Up — Free!
- Big Rigs and Big Fun for a Great Cause
- Summer Vacation Savings with Get Away Today
- Avoid Charity Scams
- A Good Alternative for Maturing CDs and Money Market Accounts
- Annual Meeting Review
- Are You?

## 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! Save up to \$45 per Disneyland Resort Park Hopper Bonus Tickets for travel April 16 - December 31, 2011! Our special Disney ticket rates save you the most on your Disney vacation. 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](http://www.getawaytoday.com) to book your vacation today! Be sure to mention iQ Credit Union when booking.



## Fill 'er Up — Free!

### Open or Transfer an Auto or RV Loan and the Gas is on Us.



Could you use a little help at the gas pump? Open or transfer an auto loan and get a gas scratch card — free! Win \$20 worth of gas, \$40 worth of gas or even up to a full year of gas. Every card's a winner!

#### Auto Loans: Great low rates put you in the driver's seat.

The clouds are parting, the light is green and the open road beckons. If you're in the market for a new or used car, your time is here. Deals are plentiful. Rates are low. And iQ Credit Union has money to loan. You can even get pre-approved before you shop, so you can drive home the best deal. Still paying off a high-interest auto loan with someone else? Refinance with us and save big. Apply today.

#### RV Loans: Rates as low as 4.99%\* APR let you get out and go.

Living in the great Northwest means endless opportunities to hit the road, head for the hills and make a splash. No RV? No problem! If you're a well-qualified buyer, we have a loan with your name on it. Already paying off a high-interest RV loan with someone else? Refinance with us and save big. The rain's getting warmer so summer's on its way. Apply today.

**Hurry, free gas offer ends June 30th or until supplies run out!**  
**See branch for contest details.**

To apply for an auto or RV loan, visit [www.iQcu.com](http://www.iQcu.com), call (360) 695-3441 or stop by any branch.

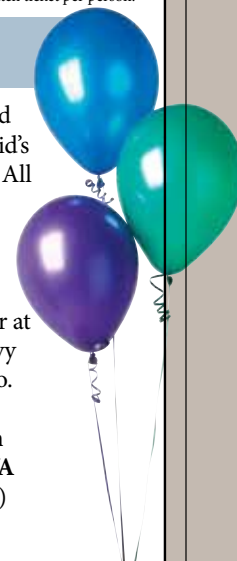
NEW & USED AUTOS, RECREATIONAL VEHICLES, APR = Annual Percentage Rate. Offer valid on new or used vehicle purchases and auto loans from another financial institution. All rates and terms are subject to credit approval and must close before June 30, 2011. The following conditions apply: No refinances of existing iQ Credit Union loans allowed Minimum APR is 3.99%. The Maximum APR is 17.99%. Actual rates depend on member credit qualifications including credit and employment history and the type of vehicle financed. Free Gas For A Year details — Sponsor: iQ Credit Union PO Box 1739, Vancouver, Washington, 98668 (360) 695-3441. Two (2) One Grand prizes: \$1,200 gas gift cards, odds of winning 1 in 375; (73) One First Place Prize: \$40 gas gift card, odds of winning 73 in 375; (300) \$20 gas gift card, odds of winning 300 in 375; Details and qualifications for participation in this promotion may apply, see official Rules for details at iQ Credit Union. Persons may also receive a scratch ticket by sending a request to iQ Credit Union, PO Box 1739, Vancouver WA 98668. One scratch ticket per person.

## 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 diamond dig for grownups. 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 21 & 22nd, 11:00 am to 4:00 pm**  
**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**



# NEWS & NOTES

## Annual Meeting Review

iQ Credit Union's 70th Annual Meeting was held on Wednesday, March 30th at Hudson's Bay High School. The meeting was led by Dr. James Sork, Chairman of the Board of Directors. During the evening, the annual report was reviewed and reports were given by Roger Michaelis, President/CEO, as well as all board chairmen. Board elections were held and the results are as follows: Board Members Evelyn Grendahl and Steve Porter were re-elected for a continuing term of service. Jil Click and Brad Lothspeich were re-elected to the Supervisory Committee. For members in attendance, it was an informative way to recap 2010, as well as previewing the year ahead. As always, we value your membership.

## 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.



## Avoid Charity Scams!

Whenever there is a big natural disaster, such as the recent earthquake and tsunami in Japan, scam artists prey on generous people looking to donate. So take a few steps to make sure you're giving to a legitimate charity.

- If you randomly receive an e-mail from an individual or organization requesting money, steer clear. Avoid clicking links on these e-mails as they may contain a computer virus.
- Be skeptical of anyone representing themselves as a member of a charity requesting donations via e-mail or social networking sites, like Facebook.
- Beware of look-alike names. Many scammers use names that look or sound similar to names of real, established charities.
- Avoid solicitations coming from a "victim." Scammers often send e-mails or letters claiming to be a victim from a tragedy and ask that you send money directly to them.
- Rather than following an e-mail link to a charity's website, type in the organization's website yourself. Not sure of the address? Google or other search engines can get you there safely.
- Before donating, research your charity and make sure it's legitimate by checking reputable non-profit websites that evaluate charities: [www.givewell.org](http://www.givewell.org), [www.charitynavigator.org](http://www.charitynavigator.org) and [www.greatnonprofits.org](http://www.greatnonprofits.org).
- Avoid newly-formed charities, and choose a charity with a proven track record. If you're donating to the Japan relieve effort, for example, find a charity that has worked specifically in Japan, or one known for working globally.
- Never be pressured into making a contribution. Reputable charities don't use hard sell or high pressure tactics.
- Avoid making cash donations whenever possible. Instead, pay by credit card or write a check directly to the charity. Never make a check payable to an individual.

## A Good Alternative for Maturing CDs and Money Market Accounts

During this challenging period of lower interest rates, many members have been seeking alternative investment programs as a substitute for their maturing CDs and money market accounts.

Certificates and money markets offer a secure way to save for short-term needs, but if your needs go beyond the short-term, consider Fixed Annuities. They can be an excellent alternative for your savings dollars to grow at competitive, guaranteed interest rates. Fixed annuities also offer advantages of deferring your interest from state and federal income taxes, allowing penalty-free withdrawals and providing a lifetime income if desired.

For investors not willing to accept the risks and uncertainty of the stock market for all their retirement savings, a fixed annuity is an excellent addition to help diversify their portfolio and accumulate funds.

Our employee-staffed investment department with Financial Network Investment Corporation would be happy to discuss fixed annuities and other investment options with you. To ask questions or schedule an appointment, please contact Christy Schwind at (360) 418-4441.

### Ask us about your 401(k) rollover options and stretch IRA opportunities!

For your convenience, registered representatives of Financial Network are located at the following branches:

Jon Davis Hazel Dell, Salmon Creek Battle Ground, Ridgefield (360) 418-4441	Jean Morris Fisher's Landing Downtown, Camas (360) 418-4205	Randy Swanson Vancouver Mall (360) 418-4442
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As with all non-deposit investments, securities are: NOT FDIC/NCUA INSURED, NOT A DEPOSIT, NOT BANK/CREDIT UNION GUARANTEED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, MAY LOSE VALUE. Securities offered through Financial Network Investment Corporation, member SIPC. Financial Network is not affiliated with any financial institution. The Registered Branch office address is: 7017 NE Vancouver Mall Drive, Vancouver, WA 98661

"There is a surrender charge imposed generally during the first 5 to 7 years that you own the contract. Withdrawals prior to age 59-1/2 may result in a 10% IRS tax penalty, in addition to any ordinary income tax. The guarantee of the annuity is backed by the financial strength of the underlying insurance company." "Traditional CDs are insured by the FDIC/NCUA and offer a fixed rate of return, whereas fixed annuities are not insured by FDIC/NCUA."

