

SUMMER 2009

the Stately Piper



INSIDE THIS ISSUE:

- Helping our Members, Supporting our Community
- Calling for Volunteers for WSECU Leadership
- Last Call for Photo Contest Entries

Helping our Members, Supporting our Community



You've told us – financial education is important. Focus the credit union's community involvement in ways that use WSECU's expertise and fill an important need. We've taken that to heart and are finding more ways to provide financial education, one-on-one and to groups.

This year, with the topsy turvy economy, we all have questions. Refinance or sit tight? Buy a new car or fix the old one? Find ways to cut or stretch the budget's limits?

In the past two years, our community education outreach has expanded to include "Financial Wellness" courses led by WSECU educators who travel the state. These courses cover subjects like identity theft, credit reporting and managing financial stress. Classes range in length and can be presented in just about any work setting to members and non-members. We bring it to you! Interested? To schedule a Financial Wellness class contact your HR department or your Wellness Director who can coordinate with our representatives. Class size is a minimum of 15.

We're also in a new partnership with the Washington Federation of State Employees working to bring specialized financial education to state employee worksites, conferences and meetings.

Community organizations like Habitat for Humanity, the YWCA and Eastern State Hospital have turned to WSECU for help in educating clients on money matters.

Young people are on our radar, too. Our financial literacy curriculum called "The Vault" is a comprehensive set of lessons for educators to use with middle and high school age students or be taught by WSECU trained instructors for free.

Financial education is important to you, which makes it important to us. We're proud to have a record of helping members and the greater community for more than 50 years.



A New Place for WSECU to Call Home

We're moving into the home stretch on the construction and opening of WSECU's new headquarters and flagship branch in Olympia.

Reaffirming our commitment to stay near the core public employees we serve, WSECU's new home is right across the street from our current one. We're on track and on budget, slated to open the new building in October of this year. This member asset will generate

revenue by offering two floors of leased space that WSECU will eventually grow into. In addition, we'll gain the efficiencies of bringing all corporate staff into one campus location. We're investing in IT upgrades to assure member account protection. And the new branch will provide added amenities and greater privacy in a beautiful, comfortable setting. Watch for grand opening celebration news in the fall.

A Message from the Senior Vice-President of Investments



Mark Allen

For more than 50 years, WSECU has been an institution trusted by members to keep their money safe. The truth is, however, that many people who had been carefully planning a safe path to a comfortable retirement got sidetracked by the recent, rocky market conditions. Tough economic times present new challenges for everybody trying to keep their portfolio under control and their future plans clearly in sight. Particularly in times like these, you need the concentration and commitment you have come to expect from your friends at WSECU. With this in mind, I'm proud to introduce our two newest investment representatives. Combined, they bring more than a half-century of investment management experience to our staff.

their comfort level. It provides options to look ahead five years or 50 years, depending on what their needs are," Sid says.

Having your investments arrive at the mile markers you set at the time you desire isn't an easy path and it is seldom a straight one. It takes a sound strategy from financial consultants who listen to your needs and make use of their knowledge and experience to develop a course of action that will make the most of your money. Call us at 800.456.3152 and get to know our financial professionals. Let them provide you with everything you need on the path to financial freedom.



Ed Pears

Financial Consultant **Ed Pears**, part of our Seattle branch team on Fairview Avenue, has been working in the industry for more than 22 years. It's his signature approach to develop an investment plan that empowers members to make informed decisions. Ed says, "People I

work with can depend on me to provide them with a clear understanding of their investments and offer recommendations that make sense for them. It's my mission to offer sound advice so they are comfortable with their investments before and after they retire."

Sincerely,

Mark Allen
SVP, Investments

†Securities and Insurance products offered through LPL Financial and its affiliates, Member FINRA/SIPC

Not NCUA Insured | No Credit Union Guarantee | May Lose Value

NDIP (non-deposit Investment Products) may be offered by an employee who serves both functions of the credit union and the selling of non-deposit investment products.



Sid Schroader

Financial Consultant **Sid Schroader** began work in financial planning in 1983. It's his mission to speak to the value of even the most complex investment products in a way that anybody could understand. He works out of our Olympia headquarters branch. "I'm an

active listener and financial guidance is key to my member-service approach. I'm committed to connecting members with the investments that fit

Thank you for ...

"...a level of professionalism that is rare and impressive!" ~ Maureen, Olympia.

"...the most personalized and friendly teller services I have ever experienced."
~ Bob, Olympia.

TRACY GUERIN
Board of Directors



Tracy Guerin Joins WSECU Board

We're pleased to welcome Tracy Guerin to your credit union's Board of Directors. Tracy is employed as Deputy Director of the Washington State Department of Information Systems and has had a lengthy career in public service. She has been the Deputy Director for the Management and Oversight of Strategic Technologies at DIS since 2005.

Tracy was appointed to fill the seat previously held by Ed Hildreth, who recently stepped down from the WSECU Board. Ed was a thoughtful contributor to Board discussions and in particular is appreciated for his leadership as chair of WSECU's Scholarship Committee the past two years.

Coming from the public employee base WSECU serves, Tracy understands the mission of the credit union to make our members' lives easier.

We are grateful for the dedicated and talented members who step up to serve on our Board of Directors and Supervisory Committee. Welcome, Tracy!

Our Future Leadership is in Your Hands

Leadership is calling. Do you hear your name? This is the time of year when we call for candidates to be considered for three positions on the Board of Directors and one position on the Supervisory Committee. The term of office for each is three years.

Credit unions are part of a cooperative movement dedicated to providing helpful, reliable financial services to every member regardless of their personal wealth or reputation. Members elect WSECU's volunteer leaders, charging them to work for the benefit of all. The Board of Directors and Supervisory Committee are charged with overseeing management, reviewing financial statements and improving products to help each and every WSECU member. If you have considered volunteering to serve in a leadership post or would like to recommend someone, we want to hear from you.

To be considered, please apply by October 1, 2009. Call 800.562.0999, x10128 or write the address below. The Nominating Committee reviews all submissions prior to candidate interviews and referral for placement on the 2010 election ballot.

Carole Washburn
Nominating Committee Chair
PO Box WSECU
Olympia, WA 98507

Advice for Your Life: WSECU Fall Seminar Series!

Financial Stress Management

6:00 – 8:00 pm

Wednesday, July 29, 2009

St. Martin's Worthington Center

5300 Pacific Avenue, Lacey

Gardening on a Budget

6:00 – 8:00 pm

Tuesday, September 1, 2009

St. Martin's Worthington Center

5300 Pacific Avenue, Lacey

Re-Engineering your Retirement^t

6:00 – 8:00 pm

Tuesday, September 29, 2009

St. Martin's Worthington Center

5300 Pacific Avenue, Lacey

Building a Better Budget

6:00 – 8:00 pm

Thursday, July 30, 2009

Silver Cloud Inn & Hotel

1150 Fairview Ave North, Seattle

Space is limited! Please e-mail seminars411@wsecu.org or call 800.562.0999, x10003 to sign up for any consumer education seminars.

Free refreshments will be available. No products will be offered for sale and there is no obligation. WSECU reserves the right to cancel these workshops if there are insufficient registrations.

quick news you can use



Calendar Photo Contest Entries Due August 15

Time is running out to submit your entries for the 2010 WSECU Member Calendar. Fourteen photographs of

Washington state's natural scenery will be chosen and winning photographers will each receive a \$100 WSECU Visa® gift card and photo credit in the 2010 calendar. Complete contest requirements are online at wsecu.org, click "News." Photos must be postmarked no later than August 15, 2009, and sent to:

WSECU
Attn: Marketing Department
PO Box WSECU
Olympia, WA 98507

Save Big at Summer Car Sale, July 31-August 2

Dealers are motivated and rates are great! WSECU members can expect to see plenty of once-in-a-lifetime deals at the biggest car sale of the season happening at the Olympia Auto Mall. Members can also expect a 0.50% APR* discount when they purchase a vehicle at this year's Summer Sale. And with an automatic monthly payment, members will also qualify to receive an additional 0.25% APR* discount on their loan rate. This event takes place July 31 through August 2 in Olympia and WSECU financing* is available right at the dealership. Choose from over 4,000 new and used vehicles with clearly posted pre-negotiated pricing at one of Washington's biggest auto malls.

*APR=Annual Percentage Rate. Rates for all loans without automatic payment will be 0.25% more. All loans subject to credit approval and WSECU lending policies. Must be eligible for WSECU membership. Promotion available through CUDL only.

Lakefair Discounts for Members

Members out to enjoy Capital Lakefair fun in Olympia can dine with a discount on WSECU's Public Employees Day on Wednesday, July 15. On the first day of Lakefair, take a break on the lake and save \$1 while enjoying a tasty treat. Coupons* available in Thurston County Branches.

*One coupon per purchase. Coupons are valid at charitable organization food vendor kiosks only. Certain restrictions may apply. Not to be used with any other offers.

Holiday Closures

All WSECU branches will be closed for the following holidays in observance of:

- Independence Day, Friday, July 3 and Saturday, July 4.
- Labor Day, Monday, September 7.*

*Lacey Credit Union Center will also be closed on Saturday, September 5.

3 Shred Day Events Planned for July

Shred Day is returning to WSECU branches to help members securely shred personal documents and old financial papers. Bring up to three boxes of papers to shred and take advantage of this safe way to dispose of your confidential information.

Please help your credit union support some important charitable causes at these events. For the Medical Lake and Spokane East events, donations of non-perishable food items will be collected and donated to local food banks. In Olympia, donations of household cleaning and personal hygiene products will be collected for the YWCA's "Other Bank." Our neighbors need our help!

Medical Lake

10:00 am - 1:00 pm
Saturday, July 11, 2009
E. 205 SR 902

Spokane East

10:00 am - 1:00 pm
Saturday, July 25, 2009
4202 E. Sprague Ave

Olympia Headquarters

10:00 am - 1:00 pm
Saturday, July 25, 2009
400 Union Ave. SE

PRESIDENT'S MESSAGE



Kevin Foster-Keddie / WSECU President

Members often stop me when I'm out at a store, at the gym – even when I am hiking – to share stories about an experience they've had with WSECU. I hear amazing tales of the lengths our employees go to in order to help take a small burden (or sometimes large) off members' shoulders.

With all the external influences in the economy, our role as your trusted advisor takes on added meaning and urgency. We're seeing members in very challenging situations. Helping them work through these is very rewarding. Most people want to do the right thing. They

just need a little help figuring out how. We have always said credit unions are different – and that has never been more true than today.

We think there's no better test of our service than how we respond to difficult situations. We're seeing those every day as we work with members dealing with challenges like a job layoff or a coming adjustment to a mortgage interest rate.

While other institutions might struggle with corporate policies, long phone queues or management changes, WSECU can focus on our members; helping them find solutions that fit their needs. Members tell us they're impressed by our flexibility, our creativity and our commitment.

What's most important is to get the conversation going. Maybe you don't know where to start to fix things. Maybe you're a little embarrassed. We can help. Just pick up the phone and give us a call. We can work with you to review your options. Every day we're helping members to find a little more money at the end of each month, begin the climb out of debt and protect their family's assets. We call the team handling these challenges our Member Solutions Department – because that's what we do – find solutions for members.

Membership matters. By choosing WSECU, you are part of something bigger than any individual. So go ahead, tap into the collective experience and support of your credit union.

Kevin

Call, Click or Come In!

Easy access to your credit union accounts is important to us. Whether calling our Contact Center, visiting our website or stopping by a branch, we strive to make your life easier every day. For a list of our branch locations and hours, visit our website at wsecu.org. Thank you!

CALL CENTER

800.562.0999
Weekdays, 7:00 am - 7:00 pm
Saturdays, 9:30 am - 2:00 pm

ACTIONLINE

800.548.6060
24-hour access

LOST OR STOLEN VISA®, ATM OR DEBIT CARD

866.861.5416
24-hour access

INVESTMENT SERVICES

800.456.3152
Weekdays, 8:00 am - 5:00 pm

MORTGAGE DEPARTMENT

800.562.0999
Weekdays, 8:30 am - 5:00 pm

HEARING IMPAIRED TDD

800.811.3128
Weekdays, 7:00 am - 7:00 pm

SHARED BRANCHING LOCATIONS

cuswirl.com
 **CU SERVICE CENTERS**
The Member-Friendly Financial Network

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