


Gear Up

Fall 2006

Gear up for the holidays!



Just as you need the right gear to make the most of camping, hiking, biking, tennis or yoga, you need the right gear to make the most of your holiday shopping. At Group Health Credit Union, we are official suppliers of holiday shopping gear!

My Bills. This year, resolve to avoid a post holiday blizzard of bills by taking them online with My Bills. Receive your bills online, then pay them online. My Bills is paper free, hassle free, and free of any charges or fees!

PC Branch. Make juggling money between accounts, paying your GHCU loans and checking balances fast, easy and convenient with PC Branch. And it's free!

eStatements: You get plenty of mail over the holidays, so give your letter carrier a break by converting to eStatements. It's faster, more secure and reduces the amount of paper you have to store.

Nearly 28,000 locations nationwide. Cash is good at the holidays. 72421 Whether you're traveling out of town or just in need of cash for your favorite charity, GHCU members have access to 25,000 surcharge-free ATMs (including 5,500 at 7-Eleven stores) and 1,800 shared branches nationwide.

Skip-a-Payment. Later this month, selected members will receive letters with details of a Skip-a-Payment plan which enables them to skip one payment on a qualifying GHCU loan of their choice...with no penalty. Just in time to have a little extra cash for the holidays!


Emerald Checking. Unlimited check writing is very helpful during the holidays. ID Theft protection helps you rest easy during this transaction-heavy time of year. And merchandise discounts are especially welcome at holiday time. Guess what? Emerald Checking has all of these!

This holiday season, look to GHCU for the gear you need to make your shopping great! Give us a call, visit a branch or click to ghcu.org!

Use your GHCU Visa, enter to win great prizes!

When you use your GHCU Visa® card during the holidays, you'll get chances to win some great prizes!

Win a trip to see your favorite NFL team play on rival turf!



Each week of the National Football League season, Visa will give away a 4-day/3-night trip for two to see the winner's favorite team at a road game. The winner will have their own VIP seats, limo and security escort! Each purchase

you make on your GHCU Visa card through December 31, 2006, automatically enters you into the drawing. The more times you use your Visa card, the more chances you have to win! Visit visa.com/nfl for more information.

Also, in November, there will be a promotion in which the winner will win \$100,000 to buy a gift they've always wanted.

Look in your monthly Visa statement for more information on these promotions. No purchase or obligation necessary to enter or win. Visit visa.com for full rules.

Gear Up

Retirement accounts now insured up to \$250,000!

You've always looked to GHCU to provide you with a safe place for your money, and the deposit insurance provided by National Credit Union Administration (NCUA) has assured this safety. Now, thanks to a recent change by NCUA, even more of your retirement money is insured!

Effective in April, 2006, NCUA increased the limits on insured retirement account deposits to

\$250,000, up from the \$100,000 limits that had been in place for many years. That means your GHCU Traditional IRA and Roth IRA are covered up to \$250,000 whether you have them in share certificates or share savings. More good news: if a husband and wife have separate IRA accounts, they're covered up to \$250,000 each, or a combined \$500,000. And, this coverage is separate from your non-retirement accounts which are covered up to \$100,000.

This coverage is for any accounts you hold at GHCU.* 110181 So at GHCU, you can save up, sit back, and relax!

*Increased coverage doesn't apply, of course, to any retirement accounts you may hold at a brokerage or other institution which includes stocks, bonds, annuities, life insurance policies or other types of non-deposit investments.

International Credit Union Day: Oct. 19

Credit unions are not just a United States phenomenon...they're worldwide. The goals are the same whatever the language, whatever the continent: to improve the financial lives of credit union members. Credit Unions do this everyday, whether for you here in Seattle or a family who has never seen a bank in Bolivia.

International Credit Union Day is set aside to celebrate the difference credit unions make to their members and their communities. Visit your local GHCU branch during the week of October 16-20 and join in the celebration!



Quick snacks, healthy choices

We all have busy lives, whether we're running from school to soccer practice, running from meeting to meeting, or just running from work to, well, running. Whatever you're running to, it can be hard to get a quick snack that's good for you. Here are

some healthy choices that are delicious, easy to prepare, and great to munch when you're on the run.

Store them in clear single-serving containers or baggies so you can just grab and go!

- Pre-washed veggies such as baby carrots, celery, sugar snap peas; or slices of red, green, yellow peppers
- Whole-grain cereal with yogurt or nonfat milk
- Applesauce or any fruit packed in its own syrup
- Apple slices with peanut butter for dipping
- Baked chips* or pretzels

- Popcorn popped in oil* or air popped
- One ounce of trail mix* made with nuts and raisins
- Pack of raisins
- A banana
- An orange cut into quarters

**These snacks are higher in calories. Kids and adults trying to lose weight should eat them in smaller portions.*

You may get a letter...

With all the concern over phishing and identity theft, we wanted to let you know about a letter you may receive.

As part of our risk management process, you may receive a letter on official credit union letterhead, by our auditors, McGladrey & Pullen, to confirm the accuracy of your Group Health Credit Union account balances as of September 30, 2006.

This important process is required by our auditors and our regulators. 45901 As part of this procedure you may be randomly selected. It is one of many internal control processes followed by the credit union to enhance the accuracy and reliability of our financial reporting systems which ultimately protect you, our member.

Stories from our members

A match made in Heaven

John and Helen are 33-year members of Group Health Credit Union... regulars at our Redmond branch and a truly delightful couple. Lately, however, the branch staff noticed a change—they hadn't been in for some time. When Helen finally returned to the branch one day, she was asked where they had been.

Well, it turns out that John was quite depressed over the loss of their toy poodle. John had let the little dog out and it never came back! They figured coyotes got the poodle, and John felt he was to blame for the loss of their little companion. And worst of all, they couldn't afford another dog.

That's when our branch staff jumped to action. Within days, John received a call from Bev Hamre, the Redmond Branch Manager saying that the

Redmond branch staff had pitched in to buy them a new black toy poodle just like the one John and Helen had lost! As you can imagine, John was near tears, but said he couldn't come to fetch his new dog because his car was broken down and they couldn't afford to fix it! Bev said not to worry, that we'd take care of everything. Member Services Representative Kathy Johnson took off early from work that day and delivered the new dog to John and Helen. It was a match made in Heaven...just as Kathy opened the kennel, the little dog ran over and jumped right into John's lap!

Since then, John, Helen and Justin the toy poodle have become fast

friends. 131037 They take long walks around the neighborhood, where Justin likes to socialize and visit neighborhood parties. If you happen to be in Woodinville sometime, maybe you'll see them!

Tickled in Tukwila

“I am just loving the service and the GHCU employees ... Especially at “my bank” (Tukwila). The employees are the nicest people...they call me by my name. Some bank employees only know customers with lots of money, but at GHCU, the “bank” is yours. [One time] I needed immediate cash...like I needed it the day before. GHCU came through for me. I have never been turned away. While you may go to a local generic bank and their rates are going up, at GHCU, you [can] take advantage of incentives [to increase or decrease rates]... such as PurplePoints, payroll deduction, etc.”

—Olabamiji

Find your member number. win \$20

We've buried 5 member numbers throughout this newsletter. Is yours in here? If it is, and if you let us know you saw it, we'll deposit **\$20** into your savings account!

To claim your prize, just call **206-298-9394** or **800-562-5515**, or visit any branch.

Events/Holidays

Celebrate! International CU Day:
Thursday, October 19

Celebrate! World Kindness Day:
Monday, November 13

GHCU is closed on the following holidays:

Veterans Day: Friday, November 10

Thanksgiving Day: Thursday, November 23

Christmas Day: Monday, December 25

New Year's Day: Monday, January 1

Martin Luther King, Jr. Day:
Monday, January 15

As always, you'll still be able to access your accounts via ATMs, PC Branch, or TouchTone Teller.

Need to contact us?

Virtual Branch

206-298-9394 ■ 800-562-5515
Mon–Fri, 8am–5:30pm; Sat, 10am–2pm

Hearing Impaired (TDD) **Website**
206-298-9397 ghcu.org

Fax
206-298-3495

Branches

Mon–Fri, 9:30am–5:30pm; Sat, 10am–2pm

Capitol Hill
115 15th Ave E

Redmond
15120 NE 24th St

Lake Union
920 Dexter Ave N

Tukwila
690 Strander Blvd

Northgate
11023 8th Ave NE

Shared Branching
www.cuswirl.com



CO-OP Network ATMs
www.co-opnetwork.org

Honoring Ed Normand

Fourteen-year GHCU employee Ed Normand died on September 7 at the age of 93. If you parked your car at the Capitol Hill branch, he was the gentleman who met you with a smile and great enthusiasm. Ed was a war veteran, and in his work at GHCU, he was an inspiration to everyone who met him. He will be greatly missed.

Lake Union branch now open!

Members in the South Lake Union area now have a convenient new place to do their banking!

Located on the first floor of Neptune, a new luxury apartment building on the corner of Aloha and Dexter, our

new branch is convenient not only to the residents of the apartment, but to everyone who lives or works in the downtown area.

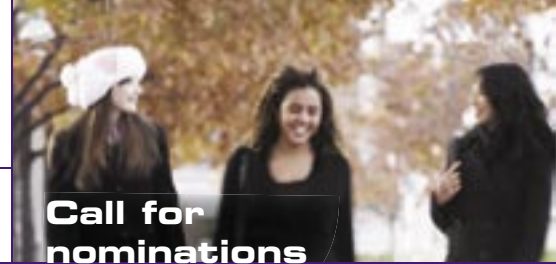
Stop by and take a look at your newest GHCU branch!



Lake Union Branch

(located in the Neptune building)

920 Dexter Avenue North

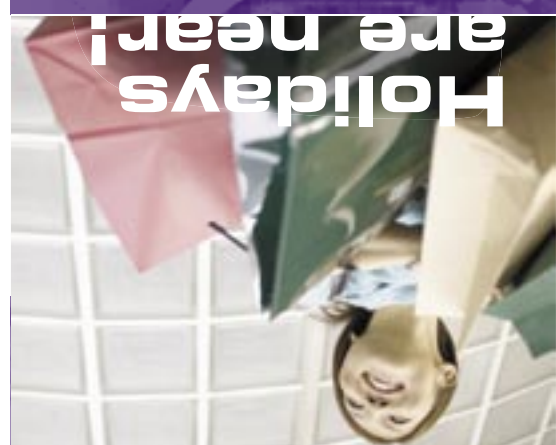
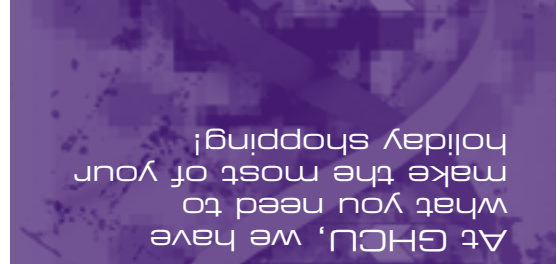


Call for nominations

As a member-owned institution, GHCU depends on members to serve an integral role in both planning and achieving our goals.

GHCU has three openings on the Board of Directors and three positions on the Supervisory Committee. 132029 To qualify, you must be a member in good standing and agree to complete the CUNA Volunteer Achievement Program—and have the desire to serve.

If you're interested, please send a letter of interest or your resumé by October 31, 2006 to: GHCU Nominating Committee, PO Box 19340, Seattle, WA 98109-1340. Elections are held in January for the three-year terms and results announced at the GHCU Annual Meeting in March 2007.



Holidays are near!

PO Box 19340
Seattle, WA 98109-1340



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