



Gear Up

Meet an Amazing Member: Janeen Comenote

You might have seen her in Oprah's *O* magazine. For her work with urban Native American populations, Janeen Comenote was selected to attend a leadership conference

hosted by *O* magazine and the White House Project. A self-described "enrolled Quinault," though her Native American heritage also includes Hesquiaht, Kwakwiltl and Oglala, Janeen worked as a foster child placement officer in Seattle. Through this work, she first became aware of the problems urban Native Americans face.

Approximately 70% of Native Americans in the US don't live on reservations and don't have access to

the same services as those who do. Rates of poverty, homelessness and substance abuse are disproportionately high among the "urban Indian" population in particular.

Realizing there was no coordinated, nation-wide effort to confront the problems so many Native Americans face, Janeen started the National Urban Indian Family Coalition. This Coalition was able to gather together prominent leaders of Indian nations to share information and begin addressing the issue.

"I saw the problems that created foster children," says Janeen. Now she's working to discover the roots of those problems and eradicate them.

A problem-solver herself, Janeen appreciates the same ability in others, especially in her financial institution.



Native American artwork at the Daybreak Star Cultural Center, where Janeen works

Janeen has been a member since 1996 and says she wouldn't leave GHCU for anything. A few years ago, her debit card was stolen, and the thief made several purchases in a hurry, overdrawing her account. "GHCU was great about it," says Janeen. "They fixed it and were really pleasant about it."

At GHCU, we're excited to discover and celebrate the many ways our members are making a difference in the world.

Come See the Brand-New Bellevue Branch!

On February 17, 2009, the Bellevue Branch of GHCU opened its doors. While the new branch is already up and running, the Grand Opening will take place **March 6 from 9:30 to 5:30**. Please join us at the new branch location at **1048 116th Avenue NE, Bellevue**. If you're in the area during that time, we hope you'll drop by for a look around. We'll have refreshments, prizes and some special promotions, so come help us celebrate!





Gear Up

Come to our Annual Meeting on March 23rd

Get involved in GHCU by attending our Annual Meeting. Meet the people of your credit union and cast your ballot for those who will sit on the governing board and committees.

Our guest speaker will be Sandy Melzer, MD, senior vice president for Strategic Planning and Business Development at Seattle Children's.

Attendees are welcome to tour the Museum's fascinating exhibits.

Annual Meeting Details

**March 23, 7 pm.
Museum of History
and Industry (MOHAI)
2700 24th Avenue East,
Seattle.**



Photos courtesy of the Seattle Post-Intelligencer Collection, MOHAI.

Nominees for Board of Directors

Fred Ringenburg previously served on the GHCU Board from 1999 to 2008. Currently he is on the Personnel & Pension Committee and Planning Committee. He has been a member of the credit union since 1984. Before retiring, Fred was a consultant specializing in survey research for the financial industry. Prior to becoming a consultant, he was director of the Credit Union Division of a check printing company and Vice President of Payment Systems for the Credit Union National Association. His bachelor's degree is from Ohio State, and his post graduate training was at the Center for Demography at the University of Wisconsin-Madison.

“As a GHCU volunteer and board member, I have focused on enhancing the ability of GHCU to meet member financial service needs while ensuring the credit union remained financially strong. While banks focused on short-term profits which led to weakness in the financial system, GHCU has remained strong and is in a position to serve the credit needs of our members.”

Helen Harte is the Accreditation Administrator at Community Health Plan of Washington. Prior to this she was the Director of Risk Management and Patient Safety at the Puget Sound VA System. She is a registered nurse with a Master's Degree in Public Health from

UCLA and a Master's Degree in Public Administration from the UW. Helen is the Organization Science Program Affiliate for the New England Complex Systems Institute in Cambridge. Her work responsibilities primarily include performance assessment, measurement and improvement. She is a member of GHCU and is impressed with the services provided by the Credit Union.

“I am grateful for the opportunity to serve the members of GHCU. In this time of uncertainty and challenge, GHCU can be trusted to provide its membership with value and competence in financial services. I am happy to contribute to the Credit Union in support of its commitment to the members and to the community.”

Sharon Dooley is a registered nurse who worked at Group Health Cooperative for 37 years before her retirement in 2003. She has been the chair or a member of the GHCU Supervisory Committee for over 35 years. Sharon is a UW graduate with a BS in Nursing. She served 4 years in the Army Nurse Corps prior to her employment at GHCU.

“I have seen considerable growth and many improvements in the products offered by GHCU over the 40 plus years I have been a member. My many years on the Supervisory Committee have given me a good background to serve you as a member of the Board of Directors.”



Join us at our FREE Seminars

These seminars are free and open to the public, so bring a friend! All seminars are 6-7 pm and refreshments will be served.

To reserve a spot, contact **Elaine Ponton at 206-612-5937 or email elainep@ghcu.org**. Include your name, phone number, email and location and date of the seminar you'll be attending.

Build a Basic Budget: The Five-Step Spending Plan

Tuesday, February 24: Tukwila branch,
690 Strander Blvd

How to Shop for and Finance a Home in Today's Market

Tuesday, March 3: Capitol Hill branch,
115 15th Ave. E

Tuesday, March 10: Northgate branch,
11023 8th Ave. NE

Wednesday, March 11: Lake Union
branch, 310 Westlake Ave N

Tuesday, March 24: New Bellevue branch,
1048 116th Ave NE

Wednesday, March 25: Tukwila branch,
690 Strander Blvd

Don't Miss These Mortgage Rates

We're hearing it everywhere these days: "mortgage rates are at historic lows." And it's true. If you're in the market to buy a home or refinance the one you have, now may be the time.

Why now?

Over half a million adjustable rate mortgages (ARMs) are due to reset in 2009, many to significantly higher rates. If you have one of these mortgages from another lender, a refinance to a 30-year fixed rate might save you serious cash. Lower federal interest rates may temporarily suppress the rise of the ARMs, but eventually the housing market will rebound, rates will go up again, and ARM holders may find themselves paying more than is comfortable. If you're unwilling to take that risk, today's low-rate, 30-year fixed mortgages are a sure bet.

For first-time home buyers, the market has never looked better. Slow sales mean a lot of choice and sellers who are more willing to negotiate. The better your credit rating and history going in to the process, the more leverage you'll have to negotiate a better price. Buying a home is a complicated process—if you could use a little help, consider attending one of our free seminars just for homebuyers. The seminar schedule is at ghcu.org.

Is it the best time for you?

GHCU has lots of tools to help you determine if now is the time to buy or refinance. Come in to a branch and one of our Personal Finance Representatives will take you through a Member Benefit Analysis worksheet. And of course, you can always "do the numbers" on the mortgage calculators available on our website: ghcu.org. If you know you're ready, you can apply for a loan, right from our website!



Checking Account Check-Up

You probably never think about your checking account until that box of checks starts getting low. But is your checking doing all for you that it can? Does it help protect your identity or save you money on gas, purchases, prescriptions and travel? If your answer is "no," then have we got an upgrade for you.

Emerald Checking does all that and more. For just \$6 a month, you'll get credit file monitoring and up to \$5,000 reimbursement plus help with resolution in case of an identity fraud incident. You'll enjoy 50% discounts on select hotels and merchandise and savings on car rentals, airfare, prescription drugs and eyewear.

And all our checking accounts provide these great services:

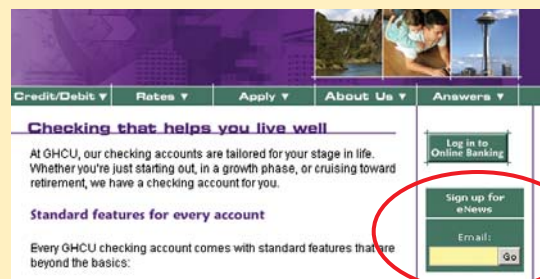
- Access to 28,000 surcharge-free ATMs nationwide through our Co-Op Network and to 5,600 branch locations in the US and internationally via Shared Branching.
- Free online banking and bill pay, plus eStatements.
- Unlimited check writing.
- No fee to speak with GHCU staff—ever.
- Deposits federally insured to \$250,000 by NCUA.

If you're ready for a checking account that really does more for you, contact GHCU now to switch!

Get the Info First: GHCU News

Sign up for our monthly eNewsletter, News You Can Use, and get alerts, information on special promotions, tips on polishing up a credit score, getting a mortgage you can manage and more!

Visit our website, ghcu.org, and add your email address where you see "Sign up for eNews" on any page but the home page.



Events/Holidays

Bellevue Branch Grand Opening

Friday, March 6, 9:30 to 5:30

Memorial Day

Monday, May 25

Need to contact us?

Virtual Branch

206-298-9394 ■ 800-562-5515

Mon-Fri. 8:00am–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

Northgate
11023 8th Ave NE

Lake Union
310 Westlake Ave N
Closed on Saturdays

Bellevue
1048 116th Ave NE

Tukwila
690 Strander Blvd



Shared Branching
cuswirl.com

CO-OP Network ATMs
co-opnetwork.org



IRAs—A Secure Way to Invest in Your Future

Whether retirement is a distant dream or right around the corner, it's never too early (or too late) to start saving. If a steady and predictable increase in your retirement funds sounds good to you, consider one of our IRA options.

Traditional IRA

- Annual contributions may be tax deductible.
- Earnings are tax deferred until you begin to withdraw the funds.
- There is no penalty for withdrawing money after the age of 59½.
- Beginning in 2009, the amount you can contribute annually is even higher.
- Open a Traditional IRA before April 15, 2009 to get the 2008 tax benefit.

Roth IRA

- Money in a Roth IRA is tax deferred as it earns.
- You can withdraw money from a Roth IRA at any time, without a tax penalty.
- You can continue to contribute to a Roth IRA, no matter what your age.

Successful investing doesn't have to be risky. Visit ghcu.org for more information on IRA rates.



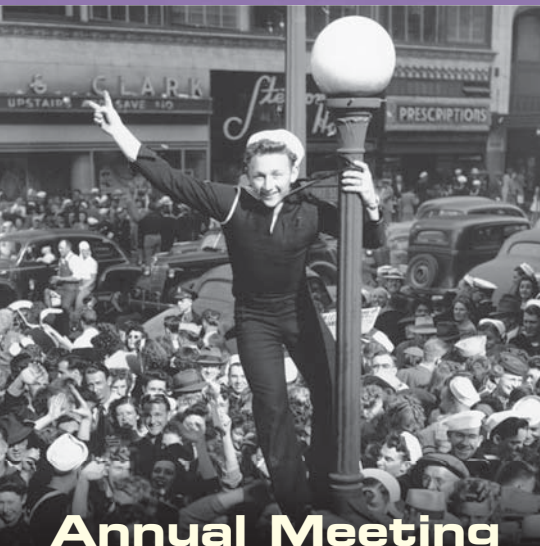
Do your part for a greener world

GHCU shares your commitment to a healthier world. Now we're making it even easier to go green: starting with the Summer '09 Gear Up, it will be possible to opt for the paperless version. Just email us at news@ghcu.org with "Paperless Gear Up" in the subject line. All we need is the member's name that is on the account and a valid email address. Please do not include your member number or any other private information as this email is not secure.

Interested in our other paperless possibilities? Sign up for online banking, bill pay and eStatements on our website, ghcu.org!



PO Box 19340
Seattle, WA 98109-1340



Annual Meeting

March 23, 7 pm.
Museum of History and Industry (MOHAI)
2700 24th Avenue East, Seattle.

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