

Gear Up

October 2005

New purple, new ride!

Nab this car when you open a selected GHCU account or service

We know what you're thinking...what's the deal with the Purple Peeps driving that cool silver '05 Chevy Equinox in the Torchlight Parade? Have they gone upscale? Has success gone to their heads? Is this their new ride or something? Well, no...it's not their ride.

But it could be YOUR new ride!

Nab some purple, nab this car!

Adding purple to your financial life...accounts, services and loans from GHCU...is all about helping you make the most of your money and your life. And for a limited time, when you grab some more purple, you might just nab a new car!

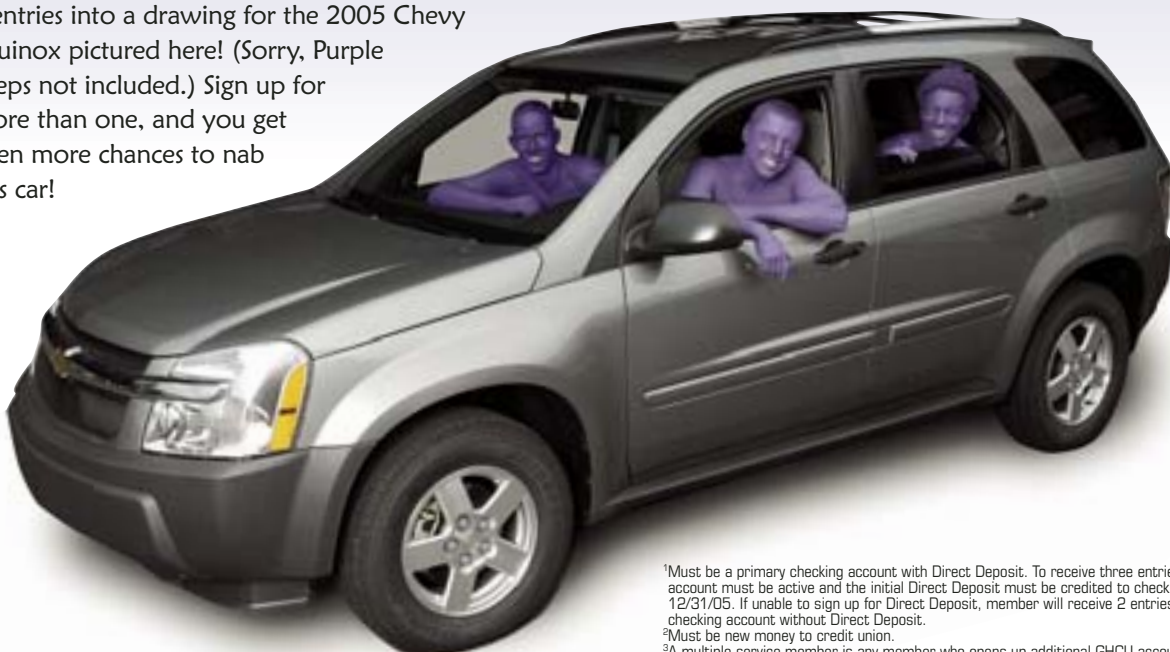
Just sign up for one of the services listed here before December 31, 2005, and you'll receive 1, 2 or even 3 entries into a drawing for the 2005 Chevy Equinox pictured here! (Sorry, Purple Peeps not included.) Sign up for more than one, and you get even more chances to nab this car!

Here's how to nab this car

- **New GHCU Checking Account with Direct Deposit**, get 3 entries¹
- **New GHCU Visa® Credit Card**, get 2 entries
- **Transfer a balance to GHCU Visa**, get 2 entries (limited time offer...see article on page 2 for details)
- **New GHCU Loan**, get 2 entries
- **Sign up for Online Bill Payer**, get 1 entry
- **New certificate, IRA or Premium Plus**, get 1 entry²
- **Redeem 2500 PurplePoints**, get 1 entry
- **Refer a new member who signs up for multiple services**, get 2 entries³
- **Get Direct Deposit for your existing checking account**, get 1 entry⁴

Wanna nab this car? Just get yourself to GHCU and nab some more purple!

Details and qualifications for participating in this promotion and certain rules on the availability and receipt of the prize will apply. Official Drawing Rules are available at GHCU or at ghcu.org.



¹Must be a primary checking account with Direct Deposit. To receive three entries the checking account must be active and the initial Direct Deposit must be credited to checking account by 12/31/05. If unable to sign up for Direct Deposit, member will receive 2 entries for a primary checking account without Direct Deposit.

²Must be new money to credit union.

³A multiple service member is any member who opens up additional GHCU accounts besides their original savings account.

⁴Initial Direct Deposit must be credited to checking account by 12/31/05.



Gear Up

Nab a Visa, you might nab a car

You're going into the holiday season and you're thinking, "I'm sure I can pay less on my credit card balances than THIS!"

Well, it's likely that you can by simply transferring your balance to your low-rate GHCU Visa.

Nab this car

From October 15 through November 30, 2005 we have some special goodies for you. Transfer a balance to your GHCU Visa from another card, and we'll give you 2 entries into our Nab This Car drawing (see front page). Don't have a GHCU Visa? Get one and you'll get 2 entries



too! Plus if you transfer a balance to your new GHCU Visa, you'll get 2 more for a total of 4 entries!

Don't have a GHCU Visa? Maybe now's the time to get one!

GHCU Visa Platinum has a maximum credit limit, our lowest interest rate and every time you use it you earn points you can use for travel, merchandise and more.

GHCU Visa Gold offers a good credit limit and rate, but is no stripped-down model. It offers great travel perks like auto rental insurance and more.

My Plastic is great for getting a start, or a fresh start with credit.

purple points™

Promos

Action	PurplePoints
Have a GHCU consumer or home-equity loan	1 point per \$1 interest paid
Have a GHCU deposit account	1 point per \$1 dividends earned
Open your first GHCU checking with One Card	500
Sign up for Direct Deposit	500
Get a new consumer or home-equity loan	500
Open PremiumPlus Savings	500
Open a new IRA with at least \$2,500	500
Get a new Visa Card	500
Refer a new member	100
Refer a new employer	500
Sign up for Online Bill Payer	100
Celebrate your GHCU anniversary	100

CONSUMER ALERT.....CONSUMER ALERT.....CONSUMER ALERT.....

Keep your credit card safe

You may not think you're carrying much money in your pockets. But if you're carrying your credit card you could have hundreds or thousands of dollars available to bad guys.

Yes, in most cases you're not liable for all the charges bad guys may make on your credit card...assuming you report them promptly. But taking care of unauthorized charges and getting them reversed can be a hassle. The best way to deal with it is to take a few precautions to make sure you don't get victimized in the first place.

Here are a few tips:

- **Carry only one or two cards.** If you lose your wallet, there are fewer to report missing.
- **Write down the lost/stolen reporting phone numbers.** Make several copies...one for your wallet or purse, one at home, maybe even one in the car. That way you can report a lost or stolen card immediately, and keep trouble to a minimum.
- **Get your card back after you make a purchase.** A simple concept, but sometimes forgotten in a rush.
- **Always sign your card in ink as soon as you receive it.**
- **Make sure your mailbox is secure.** Lots of problems happen via insecure mailboxes.
- **Destroy credit card receipts and pre-approved credit card offers.** Shredders are cheap insurance...get one and use it.
- **When you use your credit card online, make sure you are using a secure web site.** Look for a small key or lock symbol at the bottom left of your browser's window.
- **Don't talk to strangers.** Never give your credit card number to someone who calls YOU.
- **Check your receipt.** By law, credit card receipts are only supposed to show the last 4 or 5 digits of your credit card number. If a receipt shows more, bring it to the merchant's attention so they can get it fixed.

Make a statement in favor of serenity with e-statements

Life should be serene. Restful. Enjoyable. But too often, things happen that take away your serenity. Like bad guys rifling through your mailbox or garbage. What are they looking for? Information...one of the bad guys' favorite things to find are paper bank statements. They can do all sorts of nasty things with them. What can you do about it? Get rid of paper statements!



What's the benefit? Plenty!

Safer. There's no paper statement for the bad guys to find in your mailbox or recycling bin.

Greener. No trees will have to be converted to paper to print your statement on.

More convenient. Want to look for an old statement? Just click in, log on and search your old statements.

At GHCU, we're proud to announce e-statements, the safest, greenest, most convenient way to get your GHCU account statements.

With e-statements, you get an email each time a statement is ready, with a link to our SECURE website where you can download or view your statement.

No clutter. Instead of filing paper statements all over your house, you can just access them on your computer.

E-Statements are easy to get too. Just go to **ghcu.org**, sign on to PC Branch, then register for e-statements. Not signed up for PC Branch? You can do that too!

Save 25% on real estate commissions

If someone told you they had a way to save \$4,000 when you buy and sell a house, what would you do? Call them nuts? Jump for joy?



Well, we have a way to do just that. It's called Home Benefits Plus, and it's available through GHCU. Just call them BEFORE you begin the process of buying or selling a home, and they'll hook you up with a participating agent.

From then on, sit back and think about how much you'll save.

Think about it. When you sell a \$250,000 house, about \$7,500 goes to cover your share of your real estate agent's commissions. When you buy a \$300,000 house, about \$9,000 goes

to the same place. But with Home Benefits Plus, you'll save \$4,125!

Just call 1-888-603-9563 and let 'em know you're from GHCU. To find out more, visit www.homebenefitsplus.com.

Home Benefits Plus is an independent provider. The real estate services are not part of GHCU.

Redmond branch on the move



There's something new moving around in Redmond...it's our new branch! Bigger, more convenient and certainly more purple. It's opening this fall... check ghcu.org for more information!

15120 NE 24th St.,
Redmond

Need to contact us?



Virtual Branch

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

Hearing Impaired (TDD)

206-298-9397

Fax

206-298-3495

Website
ghcu.org

Email
info@ghcu.org

Branches

Hours:
Mon-Fri, 9:30am-5:30pm; Sat, 10am-2pm

Capitol Hill

115 15th Ave E

Redmond

15120 NE 24th St

Northgate

11023 8th Ave NE

Tukwila

690 Strander Blvd

Shared Branching

www.cuswirl.com



CO-OP Network ATMs

www.co-opnetwork.org



Holiday Closures

Columbus Day—Monday, Oct. 10

Veteran's Day—Friday, Nov. 11

Thanksgiving Day—Thursday, Nov. 24

Christmas Eve—Saturday, Dec. 24:
9:00am-1:00pm

For Christmas Day—Monday, Dec. 26

For New Year's Day—Monday, Jan. 2

Martin Luther King, Jr. Day—Monday, Jan. 16

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



We love you, you love them... let's get us all together!

What could be a better thing to do for people you like than share something you love with them? Well, since anyone who lives or works in Washington can join us (that should account for most of your friends) and anyone who's in your family can too, sharing the love and credit union goodness of GHCU is a natural! And, aside from a warm, fuzzy feeling all over, you'll get something else out of referring your peeps to GHCU.

100 Points for a member

Every time you refer a member to GHCU, we'll add 100 PurplePoints to your account. Just have the new member mention your name when they sign up.

500 Points for an employer

If you work for, or know of, an employer that doesn't yet offer GHCU membership to its employees, here's your chance to be a hero! Plus, when they sign up with GHCU, we'll credit your account with 500 Purple Points.

Enter to nab a car

When you refer a new GHCU member, you also get 2 entries into our drawing to win a 2005 Chevy Equinox...see front page article for details!



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 two positions on the Supervisory Committee. 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, 2005 to: GHCU Nominating Committee, P.O. Box 19340, Seattle, WA 98109-1340. Elections are held in January for the three-year terms and results announced at the GHCU Annual Meeting.



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