

Gear Up

Summer 2006

Go ahead, have it all with new Emerald Checking

Do you like to dine out? Travel? Enjoy great deals? Value your identity? You can have it all with Emerald Checking. And the cost of “everything”? Just \$6 per month!

- **Travel discounts.** 50% discounts on thousands of hotels, 20% discounts on car rentals, plus rebates on airfare, hotels and rental cars.

- **Merchandise discounts and more.** Save up to 50% on merchandise, enjoy discounts on dining and shopping, and save on prescription drugs and eyewear.

- **Identity protection.** Identity Watch provides a free copy of your credit report, credit file monitoring and up to \$5,000 in expense reimbursement in the event of an identity theft incident. Identity Theft 911 offers assistance with identity theft resolution.

- **\$10,000 accidental death and dismemberment insurance.**



- **Free checks...** free travelers cheques, cashier's checks, and money orders, too.

- **Loan discount.** Receive \$50 off closing costs on your next GCU mortgage loan.

- **2,500 PurplePoints** to spend on GCU services.

And don't forget all the “standard features” you get with every GCU checking account.

- **Free electronic services.** Enjoy PC Branch online banking and My Bills online bill payment, free unlimited check writing, and free One Card ATM/debit card.

- **25,000 surcharge-free ATMs** through Co-Op Network.

- **2,100 branch locations through Shared Branching.**

So go ahead, have it all with Emerald Checking, only from GCU. Call or visit any branch to sign up today!

Wherever you go, GCU is there

How many branches do you think your GCU membership entitles you to use. 5? 100? 1,000? 1,500?

How about surcharge-free ATMs? 10? 1,000? 10,000?

Wrong on all counts. Through Shared Branching, your GCU membership lets you do your banking at more than 1,800 branches in 43 states, Puerto Rico, Japan, South Korea, Italy and Germany.

Surcharge-free ATMs? Try more than 25,000 throughout the USA. And in both cases, the list is growing every day.

That means anywhere you go, whatever you're doing... whether at work or at play...there's likely a shared branch location or surcharge-free ATM nearby.

What is shared branching? 75965 It's a program that allows you to use the facilities of another credit union as if it were a GCU branch to handle a wide range of transactions. So, if you're visiting Portland, you can use one of 27 shared branches or 100 surcharge-free ATMs in the Portland area to do your GCU business.

Going to college at Notre Dame? There are 30 Co-Op Network ATMs and 7 shared branches in South Bend, Indiana.

Shared branching and Co-Op Network ATMs work together to keep GCU near you...wherever you may be. For a list of locations, visit ghcu.org and click on the “Find a Shared Branch” or “Find a Co-Op Network ATM” link in the GCU Directory.



Gear Up

More ways than ever to earn and spend your PurplePoints!

Everyone loves rewards! And with PurplePoints, we reward you just for doing your everyday banking at GHCU. 47544 Take a look at the list at right...there are more ways than ever to earn your PurplePoints.

Spending your Points

Once you earn them, then comes the fun part...spending them! Earn more, pay less just by using your PurplePoints on things you'd do everyday.

- **Buy down** the rate on a new consumer or home equity loan*
- **Buy up** the rate on a new Share Certificate

*Excluding Visa Home Equity Platinum

Waive Visa® annual fees:

- \$12 annual fee with 240 Points
- \$15 annual fee with 300 Points
- \$25 annual fee with 500 Points
- \$50 annual fee with 1,000 Points

Refer a friend or employer, earn Points!

You can earn points just by being a good friend or employee. Receive 100 Points for each new GHCU member you refer. Does your employer offer GHCU as a benefit? If not, refer them...when they sign up, you'll get 500 Points!

And don't forget to check how many PurplePoints you have! Just go to ghcu.org and click the "Check Them" button on the home page.

Earn PurplePoints!

Action	PurplePoints Earned
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
Refer a new member	100
Refer a new employer	500
Sign up for Online Bill Payer	100
Celebrate your GHCU anniversary	100
Join GHCU	250
Open your first GHCU checking with debit card	500
Get a new loan	500
Get a new Visa card	500
Open PremiumPlus Savings	500
Open a new IRA with at least \$2,500	500

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

Flood-damaged cars set to flood the market

You might think here in the Seattle area we're immune from the damage of Hurricanes Katrina, Rita and Wilma. Think again. Cars and trucks flooded in these disasters are working their way up here to be sold to unsuspecting buyers.

Flooded cars can be rife with problems. Aside from mold and rust, flood damage can cause problems in virtually every system of the car. Water can work its way into the engine, transmission and brakes, contaminating fluids and causing premature wear and failure of key components.

Electronics, involved in almost every aspect of current-day automobiles, from the engine computer to the

operation of the transmission, are prone to flood damage. In addition, safety features such as anti-lock brakes and airbags can be damaged.

What to look for

Clearly, you'd want to stay away from any vehicle which has sustained flood damage. Here are some ways to protect yourself when shopping for a car:

- **Check.** Have the vehicle thoroughly checked out by a mechanic you trust.
- **Research the history of a car online.** The best-known service is Carfax—their reports cost \$19.99 for one car, or \$24.99 for unlimited reports for 30 days. 101081 The National Insurance Crime Bureau

has a database of vehicles affected by hurricanes Katrina, Wilma and Rita at www.nicb.org. Be aware, though, some flood-damaged vehicles have had their VIN numbers changed.

- **Inspect upholstery, under carpets, in the trunk and glove compartment for signs of water damage.** Look for discoloration or signs that carpets or seats have been replaced.
- **Test all electrical components... lights, gauges, wipers, turn signals, accessories, etc.**
- **Sniff around the interior, in the trunk, under the seats, in the pockets and compartments.** If you encounter moldy or musty smells, stay away!



Members say the nicest things!

At GHCU, we have great accounts, incredible convenience and unmatched service, But the most amazing thing we have are our members. We love them! And our members have some very nice things to say about us!

Capitol Hill

- GHCU is a great credit union. (This) will be where our kids have accounts when they start college.

–Kim

Northgate

- Larry often tells me about GHCU services that he thinks might be useful to me in particular. He also took time to help me with a problematic transaction.

–Ieva

“Mike is always very friendly, courteous and efficient. He bothers to remember family relationships, which makes his cordiality more genuine and personal.”

–Albin

Redmond

- Crystal was the best rep that I have ever had. She helped me with everything for my car loan. Even gave me great tips! Thank you.

–Maribel

Tukwila

- Super service. I am proud to be a member of this credit union. Keep up the great work. Thank you.

–Carlene

Virtual Branch

- Always sounds like a friend on the other line!

–Barbara

“Charlotte is a pleasure to do business with. She’s sweet, helpful and always asks if there is anything else she can help with. She’s a joy!”

–Janice

Visa Dept

- You and your colleagues have made my overseas career more comfortable because I have always been able to count on GHCU for financial services. I love telling others about how I opened (another international bank account) only to discover that GHCU can serve me better in Russia! 120444 What a great credit union! Your personal touch and friendly advice and support has made the face of GHCU a very friendly one!

–Michael

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 in your savings account!

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

Need to contact us?



Virtual Branch

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

Hearing Impaired (TDD)

206-298-9397

Fax

206-298-3495

Website

ghcu.org

Email

ghcu.org/answers

Branches

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

Lake Union

920 Dexter Ave N

Shared Branching

www.cuswirl.com



CO-OP Network ATMs

www.co-opnetwork.org

Holiday Closures



Independence Day

Tuesday, July 4

Labor Day

Monday, September 4

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





Consolidate your debt and save

Consolidate your consumer debts with a fixed-rate GHCU 30/5 Home Equity Loan. Take a look at the chart. In this typical example, you'd be paying \$863 per month on your consumer loans and credit cards. 91486 By using the equity in your home, you can save \$642 per month. Every month.

Our 30/5 Home Equity Loan is available up to 80% of your home's equity, and there are no closing costs to contend with. Plus, the interest you pay may be tax deductible.³

To find out more, or to apply, visit any branch or call 800-562-5515.

¹APR=Annual Percentage Rate. Competitive rates surveyed as of 5/5/2006. ²For qualified borrowers. 30/5 Home Equity Loan is based on 30-year amortization with a balloon payment due in 5 years, at which time you can refinance or pay the loan in full. ³Consult tax advisor regarding deductibility of interest. ⁴Example is for \$221 monthly, with a balloon payment of approximately \$32,900 at the end of 5 years

	Balance	APR ¹	Payment
Department Store Card	\$986	21.60%	\$26
Home Improvement Store Card	\$1,975	21.00%	\$59
Bank Credit Card 1	\$7,450	12.99%	\$223
Bank Credit Card 2	\$1,806	13.74%	\$54
Auto Loan	\$22,783	7.49%	\$501
Total	\$35,000		\$863

GHCU 30/5 Home Equity Loan²	\$35,000	6.49%	\$221⁴
Monthly Savings			\$642

News at ghcu



New Lake Union Branch

Lake Union and downtown Seattle area members, rejoice! A new branch in your area is scheduled to open in mid-August. The address is:

920 Dexter Ave N
Seattle, 98109

Race for the Cure[®]

Once again this year, GHCU was pleased to be a sponsor of the 2006 Race for the Cure, a benefit for the Puget Sound Affiliate of the Susan G. Komen Breast Cancer Foundation, whose mission is to eradicate breast cancer through research, education, screening and treatment. This year's race was on June 17. For more info or to donate visit www.komen.org.

What do we offer that gives you travel and merchandise discounts, ID theft protection... even discounts on your GHCU loans? Look inside!



Have it all!

PO Box 19340
Seattle, WA 98109-1340



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