

# See your family for what they're worth



## COLD, HARD CASH.

Refer a friend or family member to open an account\* with EDCU and we'll deposit \$25 into your account and theirs.

\*New member must establish a Share Savings AND a DIRECT Checking with a direct deposit. An initial \$5 minimum deposit is required in both the Share Savings and DIRECT Checking to earn bonus. Bonus will be paid within two weeks of account opening provided direct deposit form is filled out and submitted by EDCU at account opening. EvergreenDIRECT Credit Union reserves the right to cancel this promotion at any time.



### Branch Locations & Hours

#### Olympia Branch

1018 E. Union, Downtown Olympia

##### Hours

Monday-Friday 9:00 am - 5:00 pm

(Except Wednesday)

Wednesday 10:00 am - 5:00 pm

##### Drive-Up Hours

Monday-Friday 7:30 am - 5:30 pm

#### Tumwater Branch

6101 Capitol Blvd, Suite B, Tumwater

##### Hours

Monday-Friday 9:00 am - 5:30 pm

(Except Wednesday)

Wednesday 10:00 am - 5:30 pm

#### Phone Numbers

Local 360-943-7676

Toll-Free 800-327-4286

Fax 360-943-6065

#### Mailing Address

P.O. Box 408

Olympia, WA 98507-0408

**Internet Branch** [evergreenDIRECT.org](http://evergreenDIRECT.org)

**E-mail** [info@evergreenDIRECT.org](mailto:info@evergreenDIRECT.org)



Become a fan of EvergreenDIRECT Credit Union on Facebook.



#### Shared Branch Service Center Locations

For your convenience, your credit union participates in Shared Branching. You can visit one of the thousands of Shared Branch Service Centers located throughout the United States.

Visit [www.cuservicecenter.com](http://www.cuservicecenter.com) to locate the service center closest to you.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.  
National Credit Union Administration, a U.S. Government Agency



# NEWS&events

VOLUME 5 | QUARTER 2 | APRIL 2011



## Annual Meeting Saturday April 9, 2011

The 2011 EvergreenDIRECT Credit Union Annual Meeting will be held at the Olympia Center located at 222 Columbia Street NW in downtown Olympia. Doors open at 11:00 am for a light lunch. The business meeting begins at 11:30 am followed by the seminar "How to Drive Your Budget to Survive Today's Economy".

Rocky and his credit union friends will host a gathering for children ages 3-12 years old, while you attend the meeting and seminar.

RSVP is required to attend and seating is limited. Please call 360-943-7676, ext. 143 or email [marketing@evergreenDIRECT.org](mailto:marketing@evergreenDIRECT.org) to reserve your seat.

[evergreenDIRECT.org](http://evergreenDIRECT.org)

# Making a Difference in the Lives of Our Members

## Quotes from EvergreenDIRECT Credit Union Account Managers

I just helped a member who is going through a financial hardship. She thought they weren't going to be able to make their mortgage payment. I found \$3,000 cash equity in a vehicle they had financed at Ford and we were able to drop her rate to 3.39%! Now she can make 3 mortgage payments!

**Do you have hidden equity? Let us find it!**  
**Call Kassie at 360-943-7676 ext. 142**

A member came in to make a deposit and we began talking about his car. He financed it elsewhere and was paying about \$400 a month. I told him we had lowered our auto loan rates and might be able to save him some money. He came back and refinanced his auto with us. We were able to save him about \$200 a month giving him wiggle room in his budget.

**Would you like a little wiggle room in your budget? Call Erika at 360-943-7676 ext. 117**

While I was helping a member with an auto loan, I noticed she had a closed line of credit with Capital One that she was paying on. When I asked her about it, she said she closed it because they were raising her rate AGAIN. I suggested she apply for our VISA and pay off that high interest rate line of credit. She did and is so happy!

**Can we make you happy?**  
**Call Jennifer 360-943-7676 ext. 102**

Our member followed some awesome advice provided by my teammate Mary and increased their credit score by nearly 100 in 14 months! Now they qualify to refinance their auto loan at EvergreenDIRECT at 4.39% which saves them over \$2700! **Do you need help raising your credit score? Call either Kassie at 360-943-7676 ext. 142 or Mary at ext. 118**

I met with a member who was teary-eyed as she told me how thankful she was to have the credit unions help. She had no idea we could help and wished she had come to us first. Her finances have been weighing on her for a while and she had contemplated bankruptcy because she didn't know what else to do. We now have a 5-year plan for her and she will be free of revolving debt.

**Can we help you be free of debt?**  
**Call Jennifer at 360-943-7676 ext. 148**

I called my members to close on a loan and we got to talking about their washer going out and a child going to college. The more we talked, the more I realized I could help them. At the end of the day, we not only financed their auto loan and consolidated debt by moving a second mortgage to EDCU.

**Can we save you some money?**  
**Call Erin at 360-943-7676 ext. 105**

**We're here to help with your financial needs. Give us a call today!**



## Thank You!

EvergreenDIRECT is proud to announce that due to our member's generous donations, EDCU sent a check to the Washington Credit Union Foundation in the amount of \$1,157.47. 100% of these funds will go to the Seattle Children's Hospital. We appreciate your continued support in the Credit Union for Kids program.



## Free Credit Report

Under the Fair and Accurate Credit Transactions Act (FACT Act) consumers can request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies. **Get yours today at [www.annualcreditreport.com](http://www.annualcreditreport.com).**

**NOW is the time to refinance your current auto loan!**

Rates as low as  
**2.19% APR\***

\*APR=Annual Percentage Rate



Let EvergreenDIRECT Credit Union lower your current auto loan rate and save you a significant amount of money over the term of your current auto loan financed at another financial institution.

**Apply before April 30th and you will receive a \$100 bonus** for each auto loan refinanced to EvergreenDIRECT.

### Joining is easy!

- Visit [www.evergreenDIRECT.org/lowermyrate](http://www.evergreenDIRECT.org/lowermyrate)
- Call 360-943-7676/800-327-4286
- Stop in to one of our offices:

1018 E Union, Olympia

6101 Capitol Blvd. Suite B, Tumwater

### Holiday Closures:

Monday, May 30th - Memorial Day

## Did you know?

To keep your account active, you must complete a transaction at least once every 12 months to avoid a dormant account fee or maintain a minimum balance of \$100. Setting up a recurring monthly deposit will help you always avoid this fee and help build your savings.