

# Shareletter

February 2010



## Get the vehicle you want at a great rate and start earning points for the vacation you want!

Between now and February 15, you'll automatically get 10,000 Bonus Points towards your Visa Extra Awards card if you get an auto loan from PNWFCU or refinance with us.\* Our Extra Awards Card gives you points for everyday spending that you can use to travel anywhere in the world!

With your Extra Awards Travel Visa you'll enjoy:

- ◆ Earning 1 point for every dollar spent
- ◆ Low rates
- ◆ Low annual fee
- ◆ No cash advance fees



Right now is a perfect time to get a car loan with PNWFCU because we are offering auto loan rates as low as 4.00% APR\*!

Don't have an Extra Awards Visa yet? No worries--you can apply for one at the time of your auto purchase. Call 1.800.444.5858 or visit [www.pnwfcu.org](http://www.pnwfcu.org) for details about our auto loans and our Awards Visa.

Auto Loan Rates  
As Low As

# 4.00% APR\*

\*APR = Annual Percentage Rate. Rate as of 11/20/2009 and subject to change without notice. Rate quoted for lowest new car loan amount up to \$25,000, for 24-60 month terms, with automated payments. Rates may be different as determined by the individual creditworthiness of each applicant and the terms of the loan. Not all applicants, terms and loan amounts will qualify for the lowest rate. Other rates and terms available. Member must qualify for Visa Extra Awards card. Visa Awards offer valid on new loans or outside refinances over \$5,000 only. Offer applies to certain cars and trucks only; recreational vehicles, motorcycles and boats are not included in this offer. Ask for details.

## Traveling out of State? Let us Know.

We have experienced an increase in credit and debit card fraud over the last year. As a result, we have had to place card usage restrictions in some areas. **It is important to notify us if you will be traveling out of the state or overseas, so we can remove those card restrictions for you.**

As always, we always recommend that you review your monthly statements and report any unusual activity to us immediately. If you have any questions, please call us during business hours at 1-800-444-5858. You can also call our card processor after hours at 1-800-682-6075 if your card is ever lost or stolen and you need it blocked.

## “ Share Your Story

Have you had a positive experience with us? Well, we want to hear it! PNWFCU invites you to tell us about an exceptional experience you've had with us. It can be about anything, from a product that has made your life easier, a staff member that went out of their way to assist you, or even a situation that made you proud to be a PNWFCU member. We may feature your testimonial on our website and in our marketing materials.

Sharing your story is easy. Simply visit our website and click on the "About Us" link at the top of the page and then look for the "Share Your Story" link on the left side of the page. Enter your information on our secure form and press submit. You can also submit your story on paper. We have 'Share Your Story' collection boxes in each of our branches.

Thank you for being a loyal member and for taking the time to share your personal experience with us!



## Meet James Hull, The New CFS Financial Advisor at PNWFCU

Having spent my career helping members of our community make educated financial decisions, I know that financial planning means different things to different people. Being on the Pacific NW Federal Credit Union team gives me the ability to be our members' financial partner for life and work with them to create a custom financial plan that will help achieve their goals. The ability to track our progress towards reaching those goals makes my job very fulfilling.

I hold Series 7 and 66 Securities Licenses, giving me the ability to provide a wide array of financial solutions to our members. I am also an Accredited Wealth Management Advisor (AWMA) and Chartered Retirement Planning Consultant (CRPC), designations I earned by gaining in-depth knowledge in retirement planning, asset allocation, tax reduction strategies and comprehensive financial planning. I have worked for some of the largest financial firms in the United States, and I look forward to bringing my knowledge and experience to Pacific NW Federal Credit Union to help our members plan for a bright future.

I am originally from Texas and graduated from the University of Oregon. I am an avid reader and traveler and enjoy spending my free time cooking and spending time with friends and family.

Investments offered through CUSO Financial Services, L.P. (CFS), are not NCUA/NCUSIF insured, are not credit union guaranteed, and may lose value. Financial Advisors are employees of Pacific NW Federal Credit Union, and registered through CFS. Pacific NW Federal Credit Union is affiliated with CFS (member FINRA/SIPC).

I am a Financial Advisor registered with CUSO Financial Services, L.P.

My specialties include:

- ◆ Key Account Relationship Management
- ◆ Asset Management
- ◆ Cash Flow Planning
- ◆ Tax Reduction Strategies
- ◆ Long-term Financial Planning
- ◆ Fluent in Spanish

Contact me directly to schedule a complimentary consultation. I look forward to working with you.



Sincerely,

**James Hull, AWMA, CRPC**  
CFS Financial Advisor  
1.800.444.5858 x2658  
jamesh@pnwfcu.org

## Mark Your CALENDARS

### Annual Meeting

Join us for our 68<sup>th</sup> Annual Meeting  
Tuesday, April 13, 2010 @ 7:00 p.m.

IRCO Gymnasium  
10301 NE Glisan St.  
Portland, OR 97220

Appetizers | Door Prizes | Board of Directors Election

### Last Call for Scholarship Apps--March 1<sup>st</sup>

PNWFCU is partnering with the Oregon Student Assistance Commission to award two \$1,000 scholarships for the 2010 - 2011 academic year. The final deadline for scholarship submissions is March 1, 2010. Applications are available in our branches and on our website at [www.pnwfcu.org](http://www.pnwfcu.org) under the 'Member Education' tab.

### Holiday Closure

PNWFCU will be closed February 15, 2010  
in honor of President's Day



### Mortgage and Home Equity Solutions

The deadline for the Homebuyer Tax Credit is fast approaching--April 30th. If you are thinking about buying a home and need the advice of an experienced mortgage lender, look no further. Our Mortgage Specialist, Crystal Jeffries, is here to walk you through the home buying process. Visit her at your local branch on the dates listed below. You can also contact her directly to set up an appointment at 1.800.444.5858, option 4 or email [crystalj@pnwfcu.org](mailto:crystalj@pnwfcu.org).

BPA Branch - Feb. 5<sup>th</sup> and 19<sup>th</sup>  
Ross Branch - Feb. 9<sup>th</sup> and 23<sup>rd</sup>  
Hood River Branch - By Appointment  
Erin Way Branch - All other business days