

**Credit Union**

Avista Corp. Credit Union 2014 First Quarter Dividend rate .95% APR with an Annual Yield of .9550% payable April 1, 2014. Contact a Credit Union employee for further information about the fees and terms applicable to the advertised accounts



**Credit Union Open house April 11th, 2014**

Please join us for our open house and celebrate the opening of our new location. We are located off of the new lobby on the Mission campus.



**Want to win \$?**


Call or email us and update your contact information. You could win \$10.00!

[cuservices@avistacorp.com](mailto:cuservices@avistacorp.com)  
509-495-2000

**Annual Meeting April 24th**

Please join us on April 24th at 5:30 P.M. at the IMAX theatre for our 80th Annual Credit Union meeting! Last year we had a great turnout with over 280 members in attendance. This year we have gone south of the border, we are very excited to have Café Rio providing the food. We will have live music on stage provided by our own Devin Manskey. He will be playing music from a wide genre while the annual slideshow runs on the big screen. The movie this year will be a new feature film called "Sharks". Sharks offers audiences an astonishing up-close encounter with the lions and tigers of the Ocean. This should prove to be an exciting film. Bryan Cox the Board President for the past three years term is expiring on April 24th. We appreciate Bryan's dedication to the Credit Union and his forward thinking on how we can continually improve our Credit Union to better serve its members. We hope everyone will attend, if you have any questions about this year's annual meeting please contact the Credit Union at 509-495-2000.

**Mortgage loans, best kept secret?**

 As a trusted community lender with deep financial roots and a knowledgeable staff Avista CU has been able to provide tangible savings to members throughout their home purchase or refinance experiences. Members saved over \$123,000.00 in closing costs in 2013 alone. Our members found that our home loan options saved them thousands of dollars every year and not only was the process easy, but extremely fast! Loan closings typically occur between 10 to 20 days after the receipt of your appraisal. If you are in the market to purchase or refinance your home we would highly recommend you give us a call to see if we have a product that is right for you.

**Letters From Mike**

Last fall the Board of Directors and members of the Credit Union Staff had a Strategy meeting. One of the topics we talked about was how to continue to make the Credit Union viable and assessable for all of our members. We all agreed that the number one emphasis was to keep the Credit Union financially strong. We also want to continue offering above market dividend rates and low loan rates with an easy approval process. Since that planning session we have added a one year Certificate of Deposit (CD) and joined the CO-OP network of ATM's, giving you over 30,000 ATM machines to use, free of charge with your Credit Union debit card.

We continue to work on our new Website and implementation will hopefully occur by September. A new Bill Pay feature will be part of our new web site and will be free for all members to use. Shared branching and a Credit Union Mobile Application for your phone are projects we are researching and they should be a reality by the end of the year. The loan product we get asked for the most is a Home Equity Line of Credit. We are working on this product and plan on bringing it out to you by the third quarter of this year.

I want to thank Ryan Krasselt for the four years of service he has given to the Credit Union by being a member of the Supervisory committee. I also want to thank Al Fisher who is stepping down from the Board of Directors after serving eighteen years including several as Board President. Al saw the Credit Union grow from 22 million dollars in assets in 1996 to over 54 million today. Al and Ryan are a good representation of the many volunteers who give countless hours of their time to ensure the Credit Union carries out its mission to serve you and assist you in improving your financial situation. See you at the **annual meeting April 24th**.

Mike

**Loan Special, 1.99% APR**

Avista Corp Credit union has frequently referred to 2014 as the Year of the car. For several economic factors, now is the ideal time to purchase a new vehicle. We want to make sure that you don't miss out on the incredible savings available when financing your auto loan with us. You can save hundreds of dollars within the first 12 months of your auto loan with rates as low as 1.99% APR. Think of the impact this savings can have on your family's budget, especially with summer right around the corner! This Auto loan special is running through **April 15th**, so hurry up and contact your Credit Union for additional details so we can start helping you save!



Rates as low as  
**1.99% APR**  
up to 6 years

where the rubber meets the road

Auto Loans