

**2015 Annual MEETING**

The Avista Corp Credit Union will be holding its annual meeting starting at 5:30 p.m. on the 23rd of April 2015. We have chosen to hold it at the Avista

Campus this year as the IMAX theatre was not available due to the changes happening throughout River Front Park. This year's food will be served by the Avista Café, we will have multiple lines and spreads available. The center stage entertainment this year will be a magic show put on by Silverwoods, own Nick Norton. We will also have the Whitworth Jazz ensemble providing music during dinner. As always we will have a short meeting about the Credit Union's progress this past year, and have a raffle for cash giveaways. We ask that you do not show up earlier than 5:00 P.M. to allow for employees to leave and parking to open up. If you have any questions about the meeting please give us a call at 509-495-2000.



In 2014 we started many projects aimed at improving our service and products to you the member. Many of the services and products are coming to be in the next month or so. The products and services you should expect to see in the next couple months are:

**Billpay**

This will allow you to make payments to anyone or any business you would like, this is a very robust product as it also has Account to Account transfers, and pop money. Account to Account transfers will allow you to move money between Avista C.U. and other financial institutions easily and quickly. POP money (Pay other People) allows you to send anyone money via text message or email. Many of you have requested that we implement a Bill Pay program and we are pleased to announce this will be launching by May 2015.

**Website**

Many of you have made comments about how you love to visit our website as it brings back nostalgic feelings from the days of Netscape Navigator and Windows 95. Well, we have decided to update that website and this will go live in Mid April. The purpose of doing this is to promote usability, viability, and convenience to our membership. Through our new website you will be able to apply for any of our loan products (Auto, RV, Mortgage etc...) apply for membership and open your debit account. We will be able to actively update the website so you will have better communication and understanding of what is happening at your Credit Union.

**Mobile App**

We are expecting a mobile application to go live sometime in July of this year. This will allow you to easily access your account balances, make transfers, payments and access Billpay all through one click on your Avista CU app.

**Dividend Declared**

Avista Credit Union 2015 First quarter dividend rate .85% with an annual percentage yield (APY) of .854% payable April 1st, 2015. Contact a Credit Union employee for further information about the fees and terms applicable to the advertised accounts.



# Interest Rates

**Did you know?**

Did you know that we lend on all types of collateral from normal auto loans, and fishing boats, to horse trailers and airplanes!? Chances are whatever your hobby is we have a loan that will help you be safe and most importantly have fun! Give us a call at 509-495-2000 to find out how we can help your next hobby.

**New Cars and Trucks ( 2013 or newer)**

**As low as 2.24% APR (Annual Percentage Rate)**

**New Motorcycles (Street and titled 2013 model or newer)**

**As low as 2.24% APR**

**New RV's and Boats (2013 model or newer)**

**As low as 2.24% APR**

**Signature/Unsecured Loans**

**8.29% APR**

Interest rates are based on the values of the collateral. All loan rates advertised are based on 80% or less of value of collateral.



## Letters From Mike...

As you can see from the annual report enclosed, your Credit Union had a really good year in 2014. I want to thank all of the members who participated in our survey last year. We were able to identify some current and future needs of our members and are working hard to implement new products and services which will work for the majority of our members. Most Credit Unions of our size in assets (55 million) have staffs with anywhere from 10-15 full time employees. Your Credit Union has 5 full time employees. We are able accomplish this because we have a great staff, Pat, Karrie, Devin and Amy, and because we have a parent company which is so very supportive of our efforts. This allows us to carry out our mission to assist you to improve your financial situation by offering high deposit rates and low loan rates. As always please let me know if there is anything we can do for you...Mike



Have you been waiting for the perfect time to purchase an auto? That time is now, why go through dealer financing only to find out that we could have gotten you a better rate and you wouldn't have spent 8 hours at the dealership? Give us a call and ask us how to save you time and money by getting pre-approved on your next vehicle!

509-495-2000



## Home Equity

With the equity you've built up in your home over the years, you could be sitting on a lot of money. To find out just how much, Give us a call at Avista Corp Credit Union at 509-495-2000. We can help put your equity to work for you with a fast, affordable home equity or home equity line of credit loan. You could be buying that new boat or taking a much-needed vacation this year after all.