

Credit Union



We have recently launched our new Bill-Pay service. This is a very capable service that provides you with many new options. In order for you to see your Bill-Pay you will need to enroll in our Debit Card program. You can apply for the

Debit Card program Online at www.avistacu.com and click on deposits - Visa Debit. As with all Bill-Pays you have the option to pay your bills whether that is Avista Utilities or Comcast. Once you have put all of your bill information in you will select an amount and a pay date, when that is complete you will submit your bill and we will pay it for you. Bill Pay is much more flexible than just paying bills though.

With Bill-Pay comes Pay other People (POP MONEY) This service allows you to pay friends, family and anyone else you'd like to simply by entering either their email or their cell number. This is a great way to have your co-worker pay off his bet to you for losing at Golf. If you have any questions about this product please let us know, we will be more than happy to help you set it up.

What most members are interested in is our new External Transfer service. This service allows you to enter your other Bank/CU account information (STCU, NUMERICA , BANK OF AMERICA, ETC...) and have it electronically transferred. You will need to enter your account and routing number in order to move forward. Once you have established the link between accounts you will be able to transfer between Avista CU and the other institution. This transfer usually takes about three business days unless you pay for the expedited transfer. As always please feel free to contact us with any questions or comments you may have in regards to this.



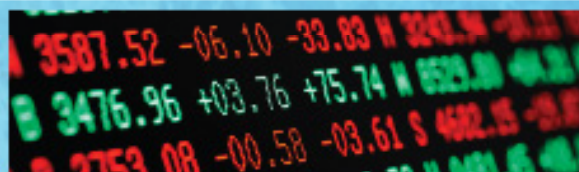
We still have a few pokers in the fire, mainly E-statements and a mobile application. E-statements are a great way to keep your account safe and secure. Most people just leave their statements lying around or in the mail box to be stolen. There is some rather private information on your statements that we would prefer be kept between you and us. If you chose E-statements you will retrieve your statement from your Online banking. When your statement is ready to be viewed you will receive an email stating so. Once you have received that notice simply login and retrieve your statement.

We have been visiting the outer areas for the past two years, asking questions and listening to your comments. One of the most commonly requested product/service requests we have received is one for a Mobile banking application. Your wait is just about over. We are currently in the design stages of a mobile application for both Droid and iPhone platforms. This will be a branded application, and easy to find in your app store. Once we have completed this project we will let you know via newsletter and other forms of communication. If you have any questions about what up and coming please feel free to contact us at 509-495-2000



Without a doubt our Holiday loan promotion in November is our most successful promotion throughout the year. It provides the perfect amount of money at the perfect time of year when members are most strapped. Recently we have been doing a lot of loans

for AC work, vacations, car repairs, home improvement projects and thought to ourselves why not make this easier and cheaper for our membership? We give you, the Summer fun in the Sun promotion. This is a max \$5,000.00 Unsecured loan at 6.99% for whatever purpose you can think of and runs through August 15th, 2015. If you only need \$2,000.00 thats great, we will still give you the discounted rate. If you are currently in need of some summer fun but strapped for cash we would highly recommend you apply for this loan either at our branch in the Mission facility or Online at www.avistacu.com. If you have any questions about this promotion please contact us at 509-495-2000.



Dividend Declared

Avista Credit Union 2015 Second quarter dividend rate .85% with an annual percentage yield (APY) of .854% payable July 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...

I love our new website and it appears you do too. During the month of May our members submitted over 100 loan applications through our website. We use to get less than 10 per month. The reason for the increase is because it's so easy to use. Just fill out the application, either consumer or real estate, and then hit the submit button and it securely comes to your Credit Union. We receive an e-mail telling us a loan has been submitted, we will call you to let you know who is handling it and what the next steps are in the process. It's that simple...

One of the features of our new website that I also really like is the page full of useful and easy to use calculators. It's located under the Resources tab. I find the retirement planner calculator to be fun and easy to use. Now retirement is just a dream at this point but, hey it will happen to all of us someday.

Just a reminder to all of our members who are parents. Your children are eligible for membership. You can start an account today and have a payroll deduction go right into their account, building a nest egg for college, a car or just to have a savings program for your kids. Again using the Savings Goal calculator, if you just saved \$40.00 per pay check for ten years, you would have over \$10,000.00. I encourage you to start some type of savings account for yourself and your children today...Mike

New Website

Unless you are still using Netscape Navigator from 1995 you will absolutely love our new responsive designed website! The old website had a lot of miles under it, and it was just time to update it. We designed this website with you in mind, it had to be intuitive, easy to navigate, secure, and provide our members with any information they needed with only 1 click. This website also needed to be mobile friendly, so you will see that no matter if you use your tablet, smart phone or PC it will respond and provide you with the most applicable size and detail according to your device.

We also created new and fresh content for this website, providing you with new insights and resources for your accounts and financial needs. There is a new calculator page that has dozens of different calculators to help you decide what is the most financially prudent decision you can make. Our consumer and mortgage loan applications are Online as well. This provides you with an easy medium to apply for Credit. We believe in making it easy for you to apply for your loans, we know your time is valuable and the less time you have to spend inputting data the better. We have also created a way for you to apply for membership, and Debt accounts Online.

Providing our membership with quick, accurate, and up to date information is very important to us. You will see this website have new material constantly on it, providing you the ability to know exactly what is happening at your local Credit Union. As always, if you have any questions or comments please feel free to contact us at 509-495-2000.

WWW.AVISTACU.COM

