

**Credit Union**

**Third Quarter Dividend**

For the third quarter of 2015 the Avista Credit Union has announced it's dividend rate of .85% with an annual percentage yield (APY) of .854% payable October 1st 2015.



**What loans do you offer?**

We offer a variety of loan products to our membership. We can refinance your existing auto loan with no fee's, provide you an origination fee free mortgage , and loan out unsecured money on a signature loan. One thing is for certain, whatever challenge you are facing in life we have the product and knowledge to help you navigate it.

**Investing in the Community**

Your Credit Union is active within the Avista Community matching donations throughout the year for Salvation Army, Project Share, Toms Turkey drive , and Toys for Tots. We also have an active staff specifically Amy Wilkinson and Mike Grabicki currently serving the children of Stevens elementary by bringing them food with the Bite 2 go program.

**Corner for Humor**



**Free Online Bill Pay**  
www.avistacu.com

**Keeping with the times**

**Whether you use us for savings or full service banking, we can provide the services you need.**

Stop by and ask us about our new services whether that be bill pay, account to account transfers, pay other people, E-statements, online banking , or other services offered we would love to show you what we can do for you.

**Bill Pay - a new service for you**

Our New Bill System allows you to electronically pay any bills you have! You also have the ability to transfer money to your other financial institutions through Account to Account transfers on the bill pay tab within Online banking. Our new Online Billpay is a very robust program capable of providing you the necessary tools to do all of your banking online.



**E-Statements - keeping your info private**

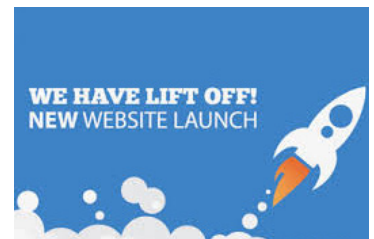
Instead of receiving a paper statement you can now opt for E-statements.

Once you are enrolled can access your statements from your online banking. This is relatively easy to setup through your online banking "self service" tab and selecting "E-Statements."



**New Website**

Our new website is up and running. The idea behind this website was to give you one click access to anything you might want to do. For instance, you can apply for a loan (consumer or mortgage) on the website from the home page. You can also apply for a new Savings and Debit account, look at the different discounts available and use our very robust calculators to figure out your payment and amortization schedules. The website is our most up to date and easily accessible tool to get information out to our membership. Please check it regularly for updates on what your Credit Union is doing in the community and around the Avista foot print.



# What is your Credit Score?

Your credit score can mean the difference between being denied or approved for credit, low or high interest rates on loans and higher insurance premiums.

Your credit score is a three-digit number generated by a mathematical algorithm using information in your credit report. It's designed to predict risk, specifically, the likelihood that you will become seriously delinquent on your credit obligations in the 24 months after scoring. There are a multitude of credit-scoring models in existence, but there's one that dominates the market: the FICO credit score. According to myFICO.com, the consumer website for the FICO score developer, "90 percent of all financial institutions in the U.S. use FICO scores in their decision-making process." FICO scores range from 300 to 850, where a higher number indicates lower risk.

A consumer has three FICO scores, one for each credit report provided by the three major credit bureaus: Equifax, Experian and TransUnion. You can access your credit report through [www.annualcreditreport.com](http://www.annualcreditreport.com).

Data from your credit report goes into five major categories that make up a FICO score. The scoring model weighs some factors more heavily, such as payment history and debt owed.



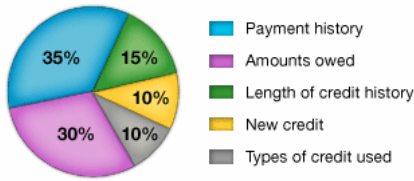
## Letters from Mike

Hi- We are always looking at ways to improve your Credit Union. Daily, the staff goes out of its way to give you the absolute best service. To aid in this we implemented a new loan processing system this past quarter, which is allowing us to process your loans faster, with increased accuracy and quicker turnaround.

One of the ways we have planned for the future at your Credit Union is by having a strategy meeting with the Board, Committee members and staff. We had our third strategy session since I have been here September 16, 2015. We concentrated on what the risks for the Credit Union might be in the future and what opportunities we may have for our members in the future. Leading up to this strategy session we organized two focus groups made up of members. These meetings were very enlightening for me and I thank those who attended and promise we shall conduct these again.

Last but not least, Karrie Hess, our Operations Specialist is moving to a new position within Avista in mid- October. Karrie has implemented so many positive changes in our finances and operations over the past three years. She recently got her CPA and I am so very happy for her and proud of her accomplishments with the Credit Union.

Please let me know if there is anything I can do to assist you at your Credit Union...Mike



Source: myFICO.com

1. Payment history: (35 percent) -- Your account payment information, including any delinquencies and public records.
2. Amounts owed: (30 percent) -- How much you owe on your accounts. The amount of available credit you're using on revolving accounts is heavily weighted.
3. Length of credit history: (15 percent) -- How long ago you opened accounts and time since account activity.
4. Types of credit used: (10 percent) -- The mix of accounts you have, such as revolving and installment.
5. New credit: (10 percent) -- Your pursuit of new credit, including credit inquiries and number of recently opened accounts.

# Why Pay the bank?

Spending hard-earned cash on yourself is one thing; forfeiting it to escalating ATM fees is quite another. According to a recent Bankrate.com survey, ATM fees have reached an all-time high of \$4 billion per year—a 44 percent increase since 1999. In fact, consumers who use an ATM at a bank where they do not have a checking account can expect to pay enough to finance a café latte at their favorite high-end coffee house every time they take out their money.

Using the wrong bank ATM often means paying a surcharge both coming and going. According to Bankrate.com, ATM surcharge fees have reached the highest rates ever. The average surcharge rate is \$1.97, with \$2 fee being the most common and some banks that are in the \$3 threshold.

It's even possible to pay a surcharge for not receiving money. At a few banks, ATM "denial fees" may accrue when you attempt to withdraw more cash than your daily limit or bank balance allows. Translation: You are charged for a transaction you could not complete.

We're here to help. Because Avista Corp Credit Union is a member of CO-OP Network, you won't ever have to pay a surcharge when withdrawing cash or making deposits at one of the 28,000 CO-OP Network surcharge-free ATMs nationwide. By partnering with CO-OP Network, we want to make sure that you never have to pay outlandish fees to get your own money.

For example, if on average you withdraw money twice a week with a \$2 surcharge fee per transaction, you'll pay \$208 a year in withdrawal surcharges. That's \$208 that you'll never see again.

Keep that \$208 in your pocket! As a member of Avista Corp Credit Union, you have access to more than 28,000 surcharge-free CO-OP Network ATMs. CO-OP Network surcharge-free ATMs are located all across the United States in 7-Eleven stores, Costco, Walgreens (Florida) and several locations near your home and work.

It's as simple as this: You shouldn't have to spend your money to get your money.

There are now 4 ways to locate a CO-OP Network surcharge-free ATM.

- 1) Text your location to MYCOOP (692667) and you'll receive a text with the 5 ATMs nearest you
- 2) Download the CO-OP Network ATM database into your GPS device
- 3) Call 1-888-SITE-COOP
- 4) Visit [www.co-opnetwork.org](http://www.co-opnetwork.org)

Just say NO to surcharges! Use a CO-OP Network surcharge-free ATM for all of your withdrawals. For more information, visit [www.co-opnetwork.org](http://www.co-opnetwork.org).

