

Credit Union

Fourth Quarter Dividend

For the fourth quarter of 2015 the Avista Credit Union has announced it's dividend rate of .85% with an annual percentage yield (APY) of .854% payable January 1st 2016.



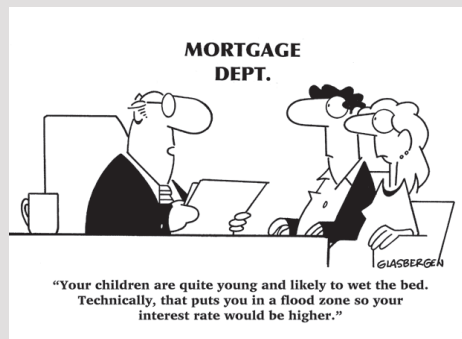
What loans do you offer?

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



Year in review

“Another One bites the dust”

As Freddie Mercury would say “Another one bites the dust”, 2015 seemed to be an extremely eventful year not just for the Avista Corp Credit Union but for our membership as well. 2015 was the year of completion for us, we had many of our projects we had started in 2014 come to fruition this past year. We would like to recap of few of our projects as they had a direct impact on you, the member.

Good-bye Tuesday and Thursday loan approvals

Early in the year we changed our loan approval process from committee based on Tuesdays and Thursdays to loan officers within the Credit Union making decisions every day. This change only made sense as your loan officers are better equipped to handle your requests in a timely manner. This change in process has allowed us to dramatically increase the speed of processing and closing your loans.

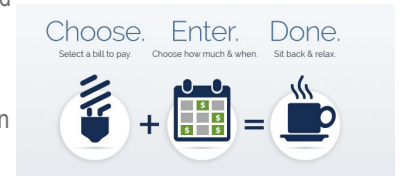


Netscape Navigator no more!

We launched a new website in April of this year. Our old website had become archaic and was difficult to update and keep fresh. The new website allows us to communicate with you more readily and give you real time updates. The loan application process was also simplified from the launch of this new website. The new website allows you to apply for membership, debit card, personal/consumer and

Where are the stamps?

Bill pay was launched around the middle of the year and is now in full swing. This is a fully loaded Cadillac version of Bill pay including not only the ability to pay your bills but to also transfer money to other Financial Institutions and to pay other people. To access Bill pay you will need a Debit Account and Online Banking. If



E-Statements, made in the U.S.A

E-Statements launched in the latter part of the year. E-statements allow you to access your statements through Online Banking rather than have them mailed to your home address. If you want to sign up for E-statements you can do so through the Self Service tab of Online banking.

If you have any questions on how to use, sign-up or access any of the above products please contact us at 509-495-2000 or cuservices@avistacorp.com

YOUR ROAD MAP TO SMARTER AUTO-BUYING

GET PRE-APPROVED

Before starting your Search, get pre-approved with the Credit Union. This way you know how much you qualify for and get the best deal.

DO YOUR HOME-WORK

Use Online tools like edmonds.com to search and compare vehicles. Shop multiple dealers for the best price. Know the facts so you can negotiate the best deal.

PROTECT YOUR INVESTMENT.

Purchase an extended warranty and GAP insurance to cover costly expenses or total loss.

KNOW THE VALUE

Check nadaguides.com to know the true value of your trade in and vehicle your looking to purchase. You may want to consider selling your used car rather than trading it in.

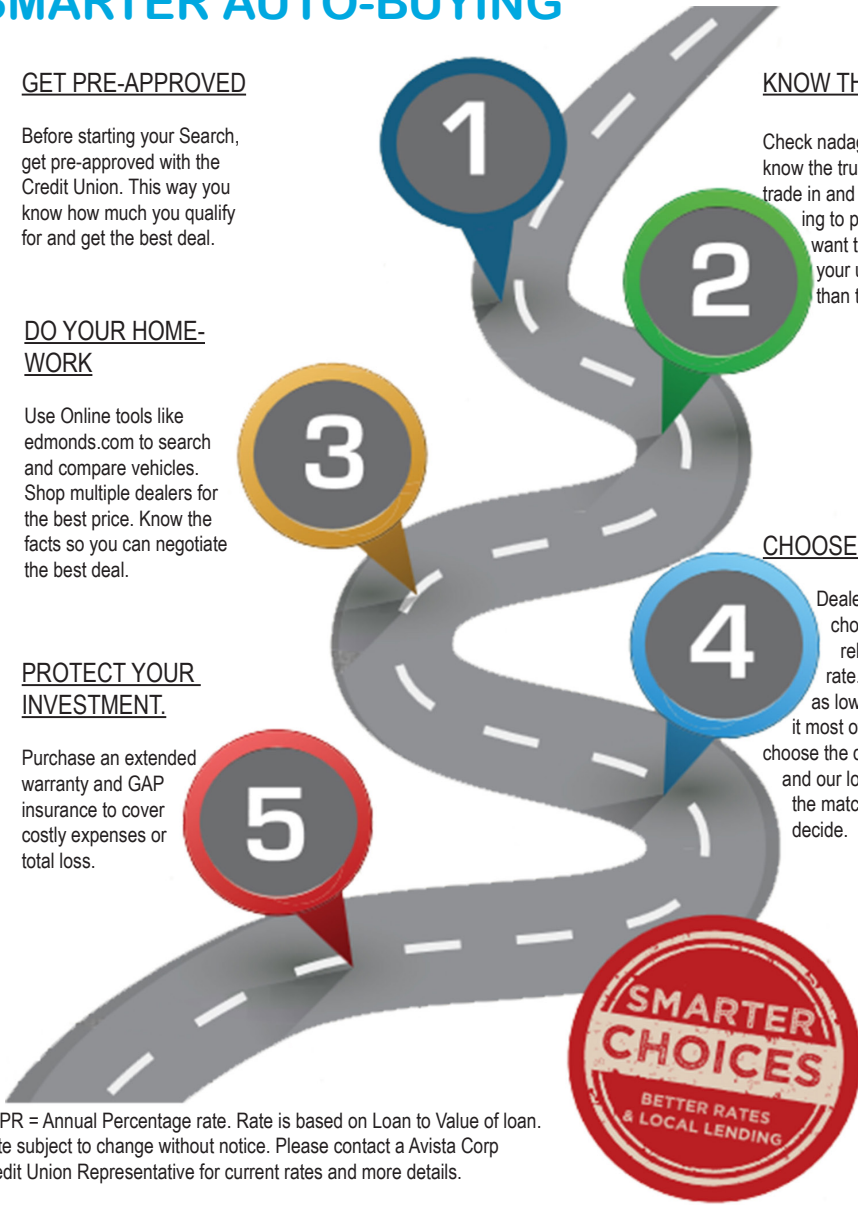
CHOOSE THE REBATE

Dealers often offer a choice between a rebate or a low rate. With our rates as low as 2.24%APR*, it most often is best to choose the dealer's rebate and our low rate loans. Do the math before you decide.



Letters from Mike

As I write this in mid December I am in gratitude for what your Credit Union has accomplished during 2015. Number one, we kept our Dividend rate steady for the entire year, and we lowered many of our loan rates in 2015. As a result we had record loan volume. We launched our new web site which has had only very positive feedback from you. Many behind the scenes improvements and updates occurred which now enhance our members experience with us, making us more efficient and allowing us to serve our members faster and easier. Bill pay and E-statements were launched as a result of your feedback. Financially, your Credit Union is continuing its long time record of strength. In November we had the state auditors in doing there 18 month safety and soundness exam. We had very positive results from this exam and you can be assured that your Credit Union is being run in a very efficient and positive manner. We have a new Senior Financial Officer, Chris Jentges, who joined the staff in November. Chris brings over 13 years of Financial Operational experience which will enhance our ability to give you the best member experience possible. Looking forward to 2016 we continue to look for ways to keep our dividend rate high and our loan rates low. We want to improve our member's entire financial situation in any way we can. Have a great New Year!



*APR = Annual Percentage rate. Rate is based on Loan to Value of loan. Rate subject to change without notice. Please contact a Avista Corp Credit Union Representative for current rates and more details.

Four Things You Need to Know About EMV (Chip) Cards

What's the Primary benefit of using an EMV Chip Card?

EMV chip cards provide enhanced security. Unlike Magnetic Stripe cards, when an EMV card is used for payment, the chip creates a unique code that cannot be used again

How do I use an EMV card to make a purchase?

It's simple - Insert your EMV card in the chip-enabled terminal. Your credit card remains in the terminal while your transaction is processed.

Will I have to sign or enter a PIN for my card transaction?

One verification method will be required, but it depends on your EMV card. Chip-and- PIN cards operate just like a debit card. most EMV cards will be chip-and signature cards, similar to how credit cards work now.

What if a retailer doesn't support EMV technology?

Not a problem. EMV cards will initially include both a chip and a magnetic-stripe to allow merchants time to adjust