

YOU MAY OPEN ACCOUNTS WITH PREVAIL CREDIT UNION BECAUSE YOU LIVE IN WASHINGTON

Simplify Your Life with a Phone Call

Announcing
the forthcoming offer for Prevail Credit
Union VISA Credit Cardholders only:

Starts
March 2,
2012!

3.99% APR*

Credit Card Balance Transfer Offer

(LIMITED-TIME OFFER!)

Prevail Credit Union has offered Balance Transfer Offers in the past. What is unique about this one is, you do everything over the phone – it's so easy! Now, keep in mind, you must already have a Prevail Credit Union VISA credit card to participate in this offer for the 3.99% APR* rate. Since the offer doesn't even start until March 2, 2012, if you don't already have a Prevail Credit Union VISA credit card, apply now and the sooner you receive your Prevail VISA, the sooner you can participate in this offer.

A "BALANCE TRANSFER" is simply moving your high-cost credit card balances (i.e. either entire balances or part of those balances depending on your Prevail VISA credit card limit) from those other department store and financial institution credit cards you may have - to your Prevail VISA credit card. Many of those cards likely have interest rates of 18% to 24% APR. Use Prevail's offer to chop down any outstanding balances you have elsewhere with our terrific rate. Please keep in mind, the 3.99% APR rate is only available on the transferred balances you bring from outside Prevail to your VISA with Prevail. The 3.99% APR rate is not available on purchases, nor cash advances. Also, any existing Prevail loan, of any kind, may not be moved to your Prevail VISA at this offered rate. It is only for those high-cost balances you have outside Prevail which you want to pay-down and pay-off more effectively.

Here's How It Works:

- You must already have a Prevail VISA credit card
- Once you have a card, you may call Prevail's partner for our VISA portfolio, **CARDHOLDER SERVICES (1-(800)654-7728 starting March 2, 2012)**
- You'll need your Prevail VISA credit card's 16-digit number, as well as the card or account number of the creditor from where the balances you wish to transfer will come from, to your Prevail VISA. (**Important: It is essential that the actual name of the creditor be provided. For example, simply referring to them as VISA or Mastercard is not sufficient. See your monthly billing for your other creditors for the payee/creditor's name**)

After you make the phone call to transfer those high-cost balances to your Prevail VISA, it's important to keep making your obligated payments with your other creditors, as the actual transfer of balances (depending on the creditor) may take up to six (6) weeks to complete.

As soon as you call in your Balance Transfer is when your year** at the 3.99% APR rate begins. This is a limited-time offer, so if you don't have a Prevail VISA credit card yet, spend the month of February applying for and getting your card so you may participate.

APPLY FOR YOUR PREVAIL VISA TODAY!

*Rate and offer available based on applicant(s)/cardholder(s) - credit qualifications and available credit limit. Rate shown as Annual Percentage Rate (APR). Must be or become a Prevail Credit Union member. You may open accounts with Prevail because you live in the State of Washington.

Before applying for this 3.99% APR Credit Card Balance Transfer Offer, you must have or obtain and activate a Prevail Credit Union VISA® credit card. Upon activation you may call the designated telephone number of our service provider (24/7), CARDHOLDER SERVICES at 800.654.7728 as balance transfers qualifying for this offer may only be initiated over the telephone.

This Balance Transfer offer is available only on balances transferred from outside of Prevail to your Prevail VISA credit card. Rate not available on new or existing purchases, cash advances, or existing loan balances with Prevail Credit Union. Transfers from any existing Prevail Credit Union VISA accounts are not permitted. The transfer amount cannot exceed your Prevail VISA credit card credit limit.

Have your 16-digit Prevail Credit Union Visa credit card account number and account numbers, amounts, creditors name (i.e. department store name, bank and/or credit union name, address where payments are sent, as generic names such as MasterCard or VISA alone are not sufficient) of the accounts you request to transfer balances from available when you initiate your call.

Normal cash advance fees will be waived for this balance transfer offer. Balance transfer requests may take up to six (6) weeks to process and it is your responsibility to continue to make timely payments on those accounts you are transferring balances from until notified otherwise by your other creditors. Prevail is not responsible for any fees (late, over-limit, etc.) that may be imposed by your other creditor(s).

** One year at the 3.99% APR rate for transferred balances means 365 days from the date you telephone Cardholder Services to initiate a balance transfer during this offer. Prevail is an Equal Opportunity lender.

Look to Prevail Credit Union to help you simplify your life!

Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A., Inc.

Email: memberservice@prevailcu.com
(206) 382-1888 • (800) 248-6928



Prevail Credit Union's 72nd Annual Meeting

Date: Thursday, March 22, 2012

Time: Noon to 1:00 pm

Place: 2nd Floor Conference Room,
Norton Bldg, just upstairs from
Prevail Credit Union's Seattle Branch.
Space is limited

King County Government
Employees' Giving Program
– Amazing!

\$1.57 Million Raised for Charitable Causes

We Salute King County Government employees. These are the toughest economic times in our lifetime, yet the employees of King County government gave from their personal income and gave from their hearts, raising \$1.57 million for a wide range of charitable causes – which helps us all and makes our communities better for it.

Thank you

King County government
employees for your selfless giving!

February Holiday Closure

All Prevail Offices will be closed on
Monday, February 20, 2012

In observance of the Presidents' Day holiday.

Electronic services available 24/7

Scholarships

Be sure to review our 2012 scholarship offerings.
The scholarship applications are available now on our web site.

M.J.R. Williams Scholarships

Four- \$2,500 individual scholarships awarded
See complete details on application form. **Available online.**
Application deadline is April 13, 2012

Carol Ann Edwards' Woodinville Community Scholarship

One- \$2,500 individual scholarship awarded
See complete details on application form. Available online.
Applications deadline is April 13, 2012

SEE MORE ON: www.prevailcu.com

Financial Freedom is Here!

Pay Off Your Home Early

HOME STRETCH home loan

Low Rate & No
Closing Costs!**

3.25% RATE

(5/5 Adjustable Rate Mortgage at 3.563% APR*)

If you are on the **HOME STRETCH** to financial freedom and want to save money as well as pay-down and pay-off your mortgage loan, Prevail has a fantastic solution for you!

Your Cost: \$500 Loan Fee**

Prevail pays the following for you:

- Appraisal**
- Customary Closing Costs**

Apply online using our Real Estate Loan Application on our secure web site:

www.prevailcu.com



Limited-Time Offer! Apply Today!

(*Available based on credit qualifications. Available only on owner-occupied, single-family residences within the State of Washington. Additional terms and conditions may apply. Maximum loan available for 70% Loan-to-Value [LTV]. This is a limited-time offer and not available in conjunction with any other offer. Rate is shown, as well as the Annual Percentage Rate [APR]. For the first five (5) years, the Rate is 3.250% and 3.563% APR*. The Prevail Home Stretch Loan is a 5/5, 120 month (10 years) amortization Adjustable Rate Mortgage [ARM] product with a \$500 Loan Fee. The initial rate is subject to change every 5 years by no more than 3.000 percentage points, never to exceed 3.000% above the initial rate. When your rate adjusts, your new rate will be the current LIBOR index, plus margin, which is currently set to 2.000% with a floor rate of 3.250% APR.

**You must use one of Prevail Credit Union's preferred title companies to get closing cost credits. Customary closing costs include: Title Insurance, Recording, Tax Registration, Flood Certificate, Credit Report, Wire Transfer, Escrow and Appraisal Fees.

Not all applicants will qualify for Prevail's Home Stretch Home Loan. Prevail also offers Home Stretch 5/1 ARM and fixed-rate mortgages. There is no pre-payment penalty.

Monitor your mortgage payments easily, online, through Prevail's secure online link. Prevail Credit Union is an Equal Housing Opportunity lender. NCUA insured. Apply today!

Want to Save Money? Just say:

Refi my Ride



Refinancing your current auto loan is easy and fast.

Look to Prevail to:

- **Lower your monthly car payment**
And/or
- **Lower your car loan rate**

See more at:

www.prevailcu.com

(Must be or become a Prevail Credit Union member. Apply online using our Consumer Loan Application Prevail is an Equal Opportunity lender.)