

## Look To Prevail For New Products In 2012

Prevail Credit Union begins its 72nd year in business in 2012, thanks to a handful of King County government employees that banded together to form the Credit Union in 1940.

A lot has changed in seven decades, and it seems the pace of change is accelerating. Things are changing faster than perhaps we are aware. Prevail is constantly looking at trends and our research has shown us, it's time to update and change our product line to keep in step with the marketplace.

Prevail is currently reviewing some new checking account services to offer as well as new online and cell phone portals to enable you, our members, to obtain information on your account wherever you go.

Our most recent new menu item, is our Prevail Rewards Checking account. At right are the specifics of that account.



earn

**3.00% APY\***  
for balances \$10,000 & under

**0.50% APY\***  
for balances over \$10,000

**0.05% APY\***  
if qualifications are not met

plus **NATIONWIDE ATM Fee Refunds\*\***

# Work Hard. Play Hard.

Prevail  
**REWARDS**  
Checking

Get a free, high interest checking account that works as hard as you do, earning up to 3.00% APY\* each monthly qualification cycle. You'll also enjoy ATM fee refunds\*\* nationwide, so your money is always easy to get to. There's no service fee or minimum balance to earn rewards. In fact, it's so easy to qualify, you're probably already doing it!

- No monthly service fees
- No minimum balance required to earn rewards
- Unlimited checking
- Free Connect@Home online banking with bill payer
- Free eStatements
- Free telephone banking
- Full branch access nationwide with Shared Branching
- \$100 minimum deposit to open (no minimum thereafter)
- Federally insured by NCUA

### QUALIFICATIONS

Earning the rewards rate and ATM fee refunds is easy — just take advantage of these services designed to make managing your money easier anyway! Simply do the following each monthly qualification cycle:

- Have at least 10 check card purchases post and clear
- Have at least 1 direct deposit or ACH auto debit post and clear
- Receive free eStatements instead of paper statements (email address required)

If don't qualify in a given cycle, don't worry. Your account is still free and you'll still earn our base rate of interest. And you can get the rewards back the very next cycle you qualify!

## Be Rewarded.

\*Minimum to open account is \$100. Annual Percentage Yield (APY) accurate as of 12/1/11. Must be or become a Prevail Credit Union member. Rate tiers are as follows: 3.00% APY applies to balances of \$0 - \$10,000 and 0.50% APY applies to balances over \$10,000 if all qualifications are met during the monthly qualification cycle. 0.05% APY applies to all balances if any monthly qualifications are not met. All balances will earn 0.50% APY - 3.00% APY if all monthly qualifications are met. Rates may change after the account is opened. Fees may reduce earnings. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying ACH transactions. \*\*ATM fee reimbursements up to \$20 provided only if qualifications are met within the monthly qualification cycle. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government by the NCUA [National Credit Union Administration] a U.S. Government agency.





# Students!

## Scholarships For Students!

APPLICATIONS STARTING JANUARY 6!

- **Prevail CU's M.J.R. Williams Scholarships**

Available to both — students currently enrolled in college as well as high school seniors graduating in 2012. Application available online at [www.prevailcu.com](http://www.prevailcu.com)

**Deadline to submit application:**

**April 13, 2012**

**Four - \$2,500 individual scholarships awarded**

*See complete details on the application form.*

*Any recipient of a 2011 M.J.R. Williams Scholarship is not eligible in 2012.*

- **Carol Ann Edwards – Woodinville Community Scholarship**

Available to both — students currently enrolled in college as well as high school seniors graduating in 2012 and who are residents within Woodinville. Application available online at: [www.prevailcu.com](http://www.prevailcu.com)

**Deadline to submit application:**

**April 13, 2012**

**One \$2,500 scholarship awarded**

*Must be a resident of the community of Woodinville.*

*See complete details on the application form.*

## Surcharge Free ATM Access

When you see the CO-OP logo on an ATM machine, it's your ticket to surcharge free access to your Credit Union cash.

Now available at participating Costco Store ATM's and

7-Eleven Store ATM's

Find over 24,000 locations at:

[www.co-opfs.org](http://www.co-opfs.org)



## SHARED BRANCHING: What Is It?

Imagine going to Burger King and ordering a Big Mac. It isn't possible and you'd likely be told you're at the wrong place, but going to a credit union of a different name and doing transactions with a live teller on your Prevail Credit Union account is not only possible, it's fantastic! At no cost to you, you have access to over 100 branch locations in Washington and over 1,500 locations nationwide.

Simply go to Prevail's web site and click-on "SERVICES", and then look at-left for "SHARED BRANCHING." There you can input the zip code you wish to find accessible credit union locations. It's a response to you as a credit union member. You want access. As non-profit cooperatives, credit unions found this convenient solution for you.



Let banks build branch offices on every street corner and charge fees. Credit unions are more concerned with providing service to you and your family, wherever you may go in the United States. Great for your children away at college, providing an easy way to deposit funds and not have to mail checks.

If you have questions about how Shared Branching works, contact us at:

- Email: [memberservice@prevailcu.com](mailto:memberservice@prevailcu.com)
- Or call (206) 382-1888

## Amazing!

There is only one word to describe the personal efforts of King County government employees effort to raise money for a wide range of charitable causes in some of the toughest times imaginable — "Amazing!" Prevail Credit Union extends a heartfelt, THANK YOU, to the employees of King County government. At year's end, during your 2011 King County Employees Giving Program effort, they reached deep into their own personal income and hearts and gave.

**King County government employees raised over \$1,573,000.00**

for charitable causes in our communities. It demonstrates that when they see their neighbor in need, their co-worker lose their job, or witness true hunger in our midst — they rose up to the call of generosity and duty and helped throngs of people, tremendously.

When they look to each other within King County government, they must be proud. Proud to know their co-workers have their back, because they've "got the back" of the communities we all live in.

Special thanks to the countless volunteers and coordinators of the Giving Program, and especially the efforts of Junelle Kroontje, Administrator, King County Employee Giving Program.

# OnTrack:

A NEW BUDGETING RESOURCE FOR YOU

# BALANCE<sup>SM</sup>

FINANCIAL FITNESS PROGRAM

As part of Prevail Credit Union's commitment to helping you realize your financial goals, we are pleased to announce your newest benefit of membership: OnTrack, an online tool that helps you create a budget and a spending plan, at: [www.balancepro.net/OnTrack](http://www.balancepro.net/OnTrack)

OnTrack takes the terror — or at least the guesswork — out of knowing exactly how much money is coming in and going out. In this self-guided module, you will create a realistic budget, and will find tools for tracking expenses, tips for taking control of your personal finances, direction on reducing debt, and information specific to challenges you might be currently facing.

OnTrack is designed to be anonymous, but you may choose to have a counselor contact you for unbiased money management information and financial counseling once you've completed it. All you have to do is fill out your information at the end of the program or make a toll-free phone call to

our partner, BALANCE, at 888-456-2227. A certified financial counselor can answer many of your questions immediately — from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, BALANCE will schedule an appointment — giving you the personal attention you need to meet your objectives. If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan in which your creditors may reduce interest and fees so you can pay your debt quickly and efficiently.

We recognize that money concerns have a serious effect on our quality of life. Now, via the web [www.balancepro.net](http://www.balancepro.net) or via phone 888-456-2227, financial education is available to you free of charge as a benefit of your membership in Prevail Credit Union.

## FROM THE DESK OF THE CEO

Tom Graves  
President/CEO



Happy New Year! We start the year looking forward: Looking forward to improvement in the economy, in our communities and in our own personal economic outlook.

You look forward to trusted partners in helping to achieve your goals. Prevail is working progressively to make products and services more effective and efficient for you. Look forward to changes in 2012, geared to bringing you and your Credit Union greater value so it is a win-win situation. In short, we'll let go of old products and services that are obsolete and replace them with the best in today's marketplace. Stay tuned!

What you'll see from Prevail is a renewed commitment, one that's all about "VALUE TO THE MEMBER" in 2012. We started that with our highly competitive home loan offerings in early 2011, followed-up closely with our great car loan offerings.

And, at the start of the Fall season, we launched our Prevail Rewards Checking account. It's been a crowd pleaser since its debut.

When you look forward to the year ahead, please keep your Credit Union in mind. At Prevail Credit Union, we're looking forward, too. Look to us as your financial resource throughout 2012.

Wishing you all a Happy New Year!

Tom Graves  
President/CEO

[WWW.PREVALICU.COM](http://WWW.PREVALICU.COM)

(206) 382-1888

(800) 248-6928

Email: [memberservice@prevailcu.com](mailto:memberservice@prevailcu.com)

## LOAN OFFERINGS

### AUTO LOAN RATES

New Auto\*  
3.24% - 12.49% APR  
Used Auto\*  
3.74% - 15.74% APR

### VISA CREDIT CARDS

Platinum\*\*  
8.99% - 16.90% APR  
Classic\*\*  
9.99% - 17.90% APR

*\*All rates are based on applicant's credit qualifications. Rates subject to change without notice. Additional terms and conditions may apply. Ask for details. Rates shown as Annual Percentage Rate (APR).*

*\*\* Rates are subject to change with 45 days written notice of any rate change.*



### BOARD OF DIRECTORS

Jim Buck, Chair  
Linda Nelsen, Vice-Chair  
Millie Faber, Secretary  
Tom Dempsey  
Michael Gedeon  
David Lawson  
Nigel Lewis

### SUPERVISORY COMMITTEE

Dennis Barnes, Chair  
David Lawson  
Gayle Sreibers

## Prevail Offices To Serve You

### SEATTLE/ ADMINISTRATION

801 2nd Ave.  
Suite 100  
Seattle, WA 98104  
(corner of 2nd & Columbia)  
M-F 9 am - 5 pm  
(No Drive-up Service)

### SEATTLE AT CHINOOK BLDG.

401 5th Ave.  
Suite 100  
Seattle, WA 98104  
M-F 8:30 am - 4:30 pm  
(No Drive-up Service)

### ISSAQUAH

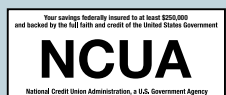
1485 11th Ave. NW  
Issaquah, WA 98027  
(next to Trader Joe's)  
M-F 9 am - 5 pm

### TUKWILA

12834 Interurban Ave. S.  
Tukwila, WA 98168  
(corner of Gateway Dr.  
and Interurban)  
M-F 9 am - 5 pm  
(No Drive-up Service)

### WOODINVILLE

17601 140th Ave. NE  
Woodinville, WA 98072  
(north of intersection  
175th & 140th, on left)  
M-Th 9 am - 5 pm  
F 10 am - 6 pm  
Sat (Full Service)  
10 am - 2 pm





Prstd Std  
US Postage  
PAID  
Seattle WA  
Permit #37

801 2nd Ave. Suite 100  
Seattle, WA 98104  
(206) 382-1888  
www.prevailcu.com



**SEE INSIDE OR WWW.PREVAILCU.COM FOR DETAILS**

## Need A HOME LOAN?

**Want to REFINANCE your mortgage loan?**  
Apply online, fast and conveniently with Prevail at: [www.prevailcu.com](http://www.prevailcu.com) Even if you don't know where to begin, please call or email Prevail and we'll respond quickly. Prevail will explore ways to increase your cash flow and save you money.

### CONTACT US TODAY!

Contact Prevail for current available rates. Available based on applicant's credit qualifications and the Loan-to-Value of the real estate in question. Rates are subject to change. Additional terms and conditions may apply. Must be or become a Prevail Credit Union member. Apply today!  
Equal Housing Opportunity lender.



## January Holiday Closures

All Prevail Credit Union offices will be closed  
**Monday, January 2, 2012**  
In observance of the New Year's Day holiday  
AND  
**Monday, January 16, 2012**  
In observance of Martin Luther King Jr. Birthday holiday.

Electronic services available 24/7

## It's Your Credit Union: Be A Board Director!

### Serve On Prevail Credit Union's Board Of Directors Or Supervisory Committee

King County government employees banded together in 1940 and founded the Credit Union. Many thanks to those employees that started it, as the Credit Union thrives today. If you, or someone you know, are interested in volunteering to run for a position on the Credit Union's Board of Directors or Supervisory Committee, please access the nomination/application form from Prevail Credit Union's web site at:

[www.prevailcu.com](http://www.prevailcu.com)

See Board Applications – lower-left on home page web site

**If you have questions, please contact the Nominations Committee:**  
**Phone: (206) 382-1888 ext 1114**  
**or email: [Nominating-committee@prevailcu.com](mailto:Nominating-committee@prevailcu.com)**

Nominations Committee Members:

- Michael Gedeon, Chair
- Linda Nelsen
- Aaron Rubardt
- Roxanne Law

Applications must be postmarked no later than Friday, January 20, 2012 to be considered for candidacy to the Board of Directors or Supervisory Committee.