

Newsletter available on our web site

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

(206) 382-1888

Email: memberservice@prevailcu.com

(800) 248-6928

You may open accounts with Prevail Credit Union because you live in Washington

Prevail Rewards Checking Accounts!

**Work Hard.
Play Hard.
Be Rewarded.**

You work hard to make a living. Look to Prevail Credit Union to provide a solution that none of the mega banks care to provide to you. Our Prevail Rewards Checking Account lets you earn more on your money by meeting very simple qualifications. If you currently have a checking account at Prevail and wish to open the Prevail Rewards Checking account, you'll need to open this new checking account with Prevail.



(*Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the NCUA [National Credit Union Administration] a U.S. Government agency. Must meet all qualifiers each month to receive rewards for any given month. Rate subject to change without notice. Additional terms and conditions may apply. ACH [Automatic Clearing House]. Must be or become a Prevail Credit Union member. You are eligible to open a membership account with Prevail Credit Union if you live or work in the State of Washington. Rates shown as Annual Percentage Yield [APY]. See more about Prevail throughout this web site.)

**Prevail Rewards Checking will be available starting:
Monday, September 26, 2011**

FEATURES:

- There is no minimum balance requirement*
- There is no monthly fee
- Earn a premium rate up to \$10,000, and above that 0.50% APY*
- Up to a maximum \$20 refund for ATM surcharges monthly
- Earn at least 0.05% APY* on your balance if you don't meet all the qualifications for the month.

QUALIFIERS:

- Receive your monthly account statement electronically as an E-Statement
- Use your Debit Card to do at least 10* bonafide transactions per month
- Enlist in one direct deposit, or, one ACH automatic debit to your Rewards account per month

What's more, you don't have to worry about how many branch offices Prevail Credit Union has, because Prevail is part of the Shared Branching network state & nationwide. You have access to over 2,000 branch offices (i.e. other participating credit unions of different names) to transact on your Prevail account. Since Prevail is also a part of the CO-OP Network for ATMs throughout the USA and Canada, you won't be surcharged at participating CO-OP Network machines, including ATMs within 7-Eleven convenience store locations.

You're just a handful of days away from having the best checking account in the marketplace. We think you'll agree, it's well worth the wait!

ALL PREVAIL OFFICES WILL BE CLOSED ON
MONDAY, OCTOBER 10, 2011
COLUMBUS DAY
ELECTRONIC SERVICES AVAILABLE 24/7

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



**Prevail's
SHORT TERM LOAN
Now Available!**

From \$200 to \$1,000
See Page 2



AUTO SOLUTION and



Hurry! Sale Ends September 30, 2011!

Here's how this car sale works. Simply look online within Prevail's web site

www.prevailcu.com

(follow Auto Solution banners)

and view upwards of 70 some newer brand vehicles. Once you spot one you like, please contact Auto Solution to bring it by your home or office to check out. Auto Solution takes the hassle out of car shopping and buying. What's more, upon your approval, your request to finance a car purchased from Auto Solution is straightforward and easy.

This is a limited time offer. Vehicles will be updated during the sale.

The Fall and Winter seasons are coming. Do you have the vehicle you want or need going forward into the months ahead?

Auto Solution sends in your paperwork for financing with Prevail for you. It's so easy.

Save money with Auto Solution!



Make MONEY Make SENSE: New Online World for Kids!

MoneyIsland™ is an educational and entertaining online world that helps tweens ages 8 to 14 in three key financial areas: Saving & Spending, Earning & Investing and Using Credit Wisely.



Available Starting October 2011 at:
www.prevailcu.com

NEW!

Prevail's SHORT TERM LOAN Now Available!

Sometimes you need cash just for a brief time until your next paycheck. Prevail has developed the **SHORT TERM LOAN** specifically for Prevail members on-the-go. There's no credit report to qualify:

Features:

- Loan from \$200 up to a maximum of \$1,000
- No underwriting
- Maximum 6 month term available
- \$20 application fee, prior to submitting the application

(Rates subject to change without notice. Credit Report is used to establish pricing of loan, current verifications and Bankruptcy information. Verification of income/employment using minimum of your last two paystubs. Monthly payment cannot exceed more than 50% of the member's monthly income. Additional terms and conditions may apply. Prevail is an Equal Housing Opportunity lender.)

BALANCESM



FINANCIAL FITNESS PROGRAM

Prevail Credit Union provides members with a free and confidential counseling and education service called, BALANCE.

For more information, see our web site about BALANCE at:

BALANCE at: www.prevailcu.com or call

BALANCE at: (888) 456-2227