Making a Difference in Your Credit Union

Call for Your *Exclusive* Invitation to Learn How

EvergreenDIRECT is currently accepting applications through November 6, 2009 for future positions on the Board of Directors and Supervisory Committee.

These volunteer opportunities will:

- Give you an opportunity to make a difference in your credit union
- Enhance your financial knowledge
- Allow you to participate in setting the overall direction of your credit union
- And much more!

To learn more about the opportunities and responsibilities that come with being an EvergreenDIRECT Credit Union Board Member, you are invited to an exclusive Board Meet & Greet on Tuesday, October 20th from 5:00 pm-6:00 pm at Mercatos Ristorante.

An invitation is needed to attend. When you come in, talk to an Account Manager or call at 360-943-7676 ext. 143 to request your *exclusive* invitation.

Holiday Closures

Our offices will be closed in observance of the following holidays:

Veterans Day Wednesday, November 11th

Thanksgiving Thursday, November 26th & Friday, November 27th

Christmas

Thursday, December 24th (closing at 3 pm) & Friday, December 25th

New Year's

Thursday, December 31st (closing at 3 pm) & Friday, January 1st



Branch Locations & Hours

Olympia Branch 1018 E. Union, Downtown Olympia

Hours Monday-Friday 9:00 am - 5:00 pm (Except Wednesday) Wednesday 10:00 am - 5:00 pm

Drive-Up Hours Monday-Friday 7:30 am - 5:30 pm

Tumwater Branch

6101 Capitol Blvd, Suite B, Tumwater Hours Monday-Friday 9:00 am - 5:30 pm

(Except Wednesday) 10:00 am - 5:30 pm

Phone Numbers

Wednesday

Local

Fax

NCUA

Toll-Free

360-943-7676 800-327-4286 360-943-6065

Mailing Address P.O. Box 408 Olympia, WA 98507-0408

Internet Branch www.evergreenDIRECT.org

E-mail info@evergreenDIRECT.org

CU SERVICE CENTERS

Shared Branch Service Center Locations For your convenience, your credit union participates in Shared Branching. You can visit one of the thousands of Shared Branch Service Centers located throughout the United States.

Visit **www.cuservicecenter.com** to locate the service center closest to you.



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P.O. Box 408 Olympia, WA 98507-0408

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Swipe & Sign **Awards**

Earn points to use toward travel, gift cards/certificates or cash.





evergreenDIRECT.org



Member Spotlight

Proud EvergreenDIRECT member, Trace Warner with brothers Brent and Gregg, shows off his 1952 Chevy Pickup at the 2009 Capital Lakefair Car Show sponsored by EvergreenDIRECT.

Introducing **Swipe & Sign Awards** for your EDCU VISA Debit or Platinum card!

Happy Holidays from EvergreenDIRECT!

Swipe & Sign Awards gives you points for everyday spending using your VISA Debit or VISA Platinum Card EvergreenDIRECT. With *Swipe & Sign Awards* you earn points to use toward travel, gift cards/certificates or cash.

Simply swipe your card and sign for the transaction to earn points. PIN based transactions do not earn points. Swiping your card and signing for your transaction not only earns you points but gives you added VISA protection in the event your card is lost or stolen. For every \$1 spent with your VISA Platinum card you earn 1 point. With your VISA Debit, you will earn 1 point for every \$3 spent. The earning is endless! Points earned from your VISA Debit or VISA Platinum Card are combined. When you are ready to redeem, simply log in to your account, select your award, and submit the order.

Swipe & Sign Awards gives you more options because it's EvergreenDIRECT's reward program. Awards are not tied to specific airlines or one company's merchandise. There's no need to visit special websites or make purchases at specified merchants to earn points. Simply use your qualifying card and watch the points add up. When you have enough points for the reward of your choice, just submit your redemption request. That's it! If you are an EDCU VISA Debit or Platinum cardholder you are automatically enrolled in the program and will immediately begin earning points. Points from our previous VISA Platinum Travel Rewards have been transferred to *Swipe & Sign Awards*.



Use your EvergreenDIRECT Credit Union VISA Debit or VISA Platinum card exclusively for your holiday shopping and earn DOUBLE points for all swipe and sign transactions between November 14th -December 24th.

Go to the awards link at www.evergreenDIRECT.org for more information, to view your points, and to find out how you can start enjoying the awards.

Win a Paper Shredder and Protect Your Identity!

Deter. Detect. Defend.

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

To learn more about ID theft and how to deter, detect, and defend against it, visit ftc.gov/idtheft, request a brochure from the credit union by calling 360-943-7676/800-327-4286 or ask for one at your next visit to the office.

Destroy your personal documents before a thief destroys your good name! Enter to win 1 of 15 compact hand held paper shredders to be given away on November 1st. Chances of winning are based on the number of entries received by 5:30 pm, October 31, 2009. You can enter as many times as you wish. Additional forms are available at both of our offices.

- Cut along this line

Entry Form



Drop this entry form off at one of our offices or send this entry form to: EvergreenDIRECT Credit Union Attn: Marketing P.O. Box 408 Olympia, WA 98507-0408

What EvergreenDIRECT Members are Saying

"I am a simple woman with a modest income, however, it is employees like Mary that make me feel like a millionaire, and moreover, my foundational purpose for maintaining an account with EvergreenDIRECT Credit Union." *-Karen B.*

How did EvergreenDIRECT Credit Union save you time? "I made an application for a personal loan on Tuesday and by Thursday the money was deposited into my account. Erin handled my call and took care of my loan so I could

have the funds I needed before a long weekend."-Shirley

Signature

Auto

Boat/RV

 Other Secured Loans (non real estate)

As a reward for maintaining your loan(s) in good standing, we

their December 2009 or January 2010 loan payments in order

are inviting members with any of the following loans to skip

to have extra cash for the holiday season. Loan products

eligible for the skip-a-payment program are as follows:

- Share/Certificate Secured
 Credit Card
 - Home Equity Line of Credit

Watch your mail in late-November for your offer! It is as simple as 1-2-3!

1 Fill out and sign the form

- **2** Return the form in the envelope provided
- **3** Have extra money for holiday shopping

Some restrictions may apply. Please read offer in it's entirety for details and restrictions.