

## Holiday Closures

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

### Martin Luther King Jr. Day

Monday, January 19

### President's Day

Monday, February 16

## Changes to Insurance Coverage Limits

The Emergency Economic Stabilization Act of 2008, signed into law on October 3, 2008, increased the insurance coverage on all accounts up to \$250,000 through December 31, 2009.

EvergreenDIRECT Credit Union is always one of the safest places to put your investments. Not only are you insured up to \$250,000, EvergreenDIRECT offers products and services that are flexible and pay higher rates than the banks. Our members are our #1 priority and we are here to help you save, feel secure, and make a return on your investments.

## Privacy Notice

EvergreenDIRECT Credit Union (EDCU) is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a Member Service Representative at 800.327.4286.

EvergreenDIRECT CU collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Each of these companies have been approved by the Credit Union's Board of Directors.

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We may also disclose all of the information we collect about you under other circumstances as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions, or protect the security of our financial records.

If you terminate your membership with EDCU, we will not share information we have collected on you, except as permitted by law.

EDCU restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.



**evergreenDIRECT**  
Credit Union

## 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)*

Wednesday 10:00 am - 5:30 pm

### Phone Numbers

Local 360-943-7676

Toll-Free 800-327-4286

Fax 360-943-6065

### Mailing Address

P.O. Box 408

Olympia, WA 98507-0408

### Internet Branch

[www.evergreenDIRECT.org](http://www.evergreenDIRECT.org)

### E-mail

[info@evergreenDIRECT.org](mailto:info@evergreenDIRECT.org)



**CU SERVICE CENTERS.**  
*The Member-Friendly Financial Network*

### 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](http://www.cuservicecenter.com) to locate the service center closest to you.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.  
National Credit Union Administration, a U.S. Government Agency



PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE  
**PAID**  
SEATTLE WA  
PERMIT NO. 3597

ADDRESS SERVICE REQUESTED

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



**evergreenDIRECT**  
Credit Union

WINTER  
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## Looking for a low risk, liquid investment at a competitive rate that puts you in control?

EvergreenDIRECT Credit Union offers a Money Market Certificate that does just that.

- Minimum deposit is \$10,000
- Unlimited deposits
- One (1) penalty free withdrawal a month
- Rate automatically adjusts as your balance increases or decreases
- Your membership is insured up to \$250,000 by NCUA

### How to Open a Money Market Certificate:

A Money Market Certificate may be opened at any EvergreenDIRECT Credit Union branch or by calling 360-943-7676 or 800-327-4286.



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## Great Wolf Lodge **WINNER**

The winner of the Overnight Stay at Great Wolf Lodge is Brian Tanneberg.

Thank you to all of our members who referred a friend, family member, or co-worker during this promotion. Our members are our BEST advertisers and you are truly appreciated!

### What our Members are Saying

"I love the staff at EDCU. They are the best! I always receive fast & friendly service." -*Seth*

"Almost 9 years ago, I moved to Spokane and I assumed I would need to change credit unions since there are no EDCU branches in Spokane. One of your staff members convinced me to stay with EDCU and allow them to continue to serve me over the phone and using shared branching. I'm so glad I did! Over the years I have been able to do everything I need, including taking out a car loan, depositing and withdrawing funds, and much more! The staff has been wonderful and makes everything so easy for me. No matter where I go, I will always stay with EvergreenDIRECT!" -*Donnie*

#### How much money did EDCU save you monthly?

"I closed a debit card in California at \$9.95 a month. Overall, EDCU saves me \$29 a month." -*Michael*

#### How did EDCU save you time?

"EDCU saved me time by doing most of our business over the phone." -*Delores*



## Make more time in 2009!

That is, time for yourself by using the convenient automated services from your credit union.

### Online Banking

Manage your accounts from the comfort of home, work, or on the go with free online access to your accounts through our web site, [www.evergreenDIRECT.org](http://www.evergreenDIRECT.org). View history information, transfer funds between EDCU accounts, make loan payments, and more.

### e-Statements

Don't wait for the mail, eliminate paper waste, and view your statement electronically with this free service.

### e-Alerts

e-Alerts are emails sent to you to notify you of certain transactions happening on your account. You decide when we send you an email. Choose from a list of alerts where you set the criteria.

### Bill Pay

Don't spend money on stamps when you can pay almost any merchant online for free. And, you don't have to worry about bills getting paid while you're out of town. You can schedule payments to be made while you're away.

### Audio Response Telephone Banking

No more waiting on hold! Manage your accounts from any touch-tone phone with this free service. Check current balances, transfer funds between EDCU accounts, request withdrawals, and more.

# 2009 ANNUAL MEETING

Saturday, March 21<sup>st</sup>, 1 - 3 pm

Olympia Center at 222 Columbia St. NW

You are invited to the 2009 Annual Meeting. Bring the kids too! Children ages 3-12 are invited to attend. They will enjoy pizza & pop with you and then will be moved next door for fun activities with Rocky the Raccoon & his credit union friends. Concurrently, the Annual Meeting will be held where the newly elected board members will be announced. Following the Annual Meeting, we invite you to stay for a seminar that might one day save you a lot of time, money and heart-ache: *Identity Theft-How to Avoid It.*

Watch your mail for more information and for your Board Election Ballot. The Board of Directors are dedicated to operating the credit union in the best interest of the membership. So, please vote!

Bring your personal documents to the Annual Meeting and have them shred prior to the Annual Meeting. (Shred truck will be on-site from 12:30 to 1:30 pm.)

## Get Your Tax Refund Quicker with Direct Deposit

With IRS Direct, your tax refund will arrive quickly, safely and easily when you choose direct deposit on your tax return. The IRS will transmit your tax refund directly to your EvergreenDIRECT account.

- It's Quick: According to the IRS, if you choose direct deposit, your refund will be deposited directly into your credit union account in approximately 8 to 15 days; 3 weeks earlier than receiving your refund check by mail.
- It's Safe: There is no check to get lost or stolen.
- It's Easy: There is no need to make a special trip to the credit union to deposit your refund. It's already done for you.

On your tax form 1040 in the section labeled "refund" include our routing number, 325181002, and your account information to choose the quickest, safest, and easiest way to receive your tax refund.