

Lowest Rates Ever



Convert the equity in your home into cash with a Second Mortgage or Home Equity Line of Credit from EvergreenDIRECT.

If you are a homeowner in Washington and have lived there a few years, you may have built up equity you can use to your advantage.

Unlock the equity in your home and use the cash for a long-awaited vacation, home improvements, a new car, or to pay off high rate credit cards. Whatever you need, NOW is the time to take advantage of EvergreenDIRECT's low rates.

For rates, details, or to apply, visit us at www.evergreenDIRECT.org or call 360-943-7676/800-327-4286.

 Become a fan of EvergreenDIRECT Credit Union on Facebook.



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

E-mail

info@evergreenDIRECT.org



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.



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



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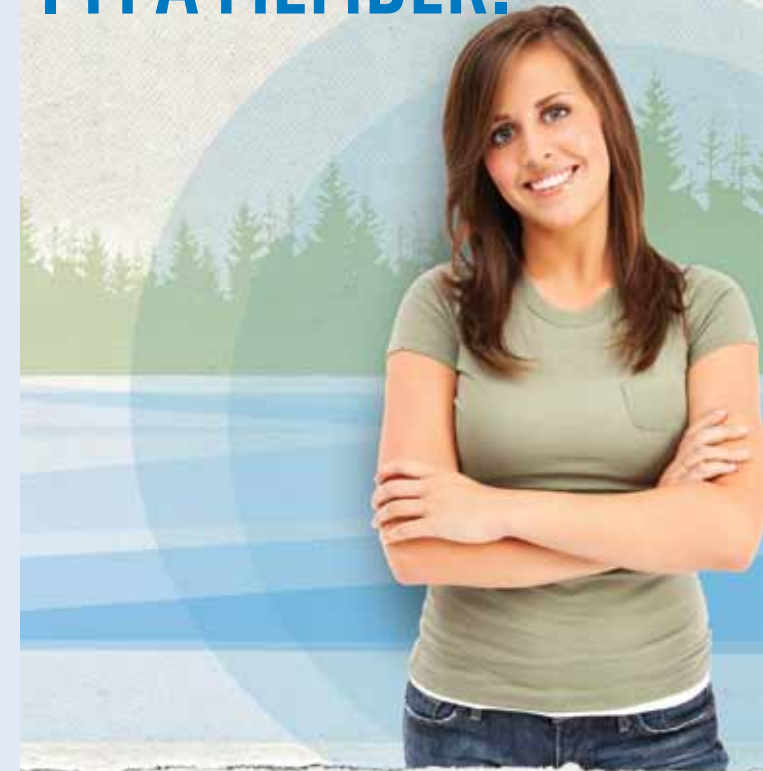
ADDRESS SERVICE REQUESTED

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



VOLUME 4 | QUARTER 4 | OCTOBER 2010

I AM NOT an account number, I'M A MEMBER.



REFER A FRIEND

At EvergreenDIRECT, you are not a customer. You are a MEMBER! Your membership gives you access to the latest banking products and services, without the high cost of a big bank relationship. You enjoy lower rates on loans, higher rates on deposits, a host of free and low-cost services, and personable service.

Watch your mail for a special opportunity to share your credit union story with friends, family members or co-workers and earn more for being a member of EvergreenDIRECT.



evergreenDIRECT.org

Happy Holidays

Happy holidays from EvergreenDIRECT! As a reward for maintaining your loan(s) in good standing, we are inviting members with any of the following loans to skip your December 2010 or January 2011 loan payments. Use the extra cash for holiday shopping. Loan products eligible for the skip-a-payment program are as follows:

- Auto
- Boat/RV
- Share/Certificate Secured
- Signature
- Other Secured Loans (non-real estate)
- Credit card

Watch your mail in late-November for **your** invitation! Some restrictions and fees may apply. Please read the offer in it's entirety for details and restrictions.

SWIPE & SIGN AWARDS

Earn Double Points on Swipe and Sign transactions when you use your EvergreenDIRECT Visa Debit or Visa Platinum card, exclusively for holiday shopping between November 14th – December 24th.

Earn points to use toward travel, gift cards/certificates or cash. Simply swipe your card, sign for the transaction, and watch your points grow!



Mark Your Calendar

Fall Food Drive

When: October 1st-31st

Where: Both EDCU branch locations

In the spirit of our credit union philosophy “people helping people”, EvergreenDIRECT is holding a fall food drive at both of our branch locations. We will accept non-perishable food donations from October 1st-31st, which will go to our local Thurston County Food Bank. At this time, high-protein foods (such as canned tuna, peanut butter, beef stew) and children’s favorites (such as macaroni and cheese, boxed cereal, canned fruit) are the most needed items.

Educational Member Seminar

CreditAbility: Build a Strong Credit History

Is your credit score not the best? Or do you simply want to learn how to improve your score? Then you should join us to learn how simple changes can quickly change you overall credit.

When: Tuesday, October 19th at 6pm

Where: Cabela’s meeting room, Lacey

Join us Tuesday, October 19th, at 6pm in the meeting room at Cabela’s. You do not have to be a member to attend. All who attend will be registered to win a \$100 Cabela’s gift card. Gift card will be given away at the end of the seminar. Bring a friend or co-worker and earn an additional entry to win the \$100 Cabela’s gift card. Register no later than October 15th to save your spot by calling 360-943-7676, ext. 143. Space is limited, so call soon!!

Celebrate International Credit Union Day at our Open House event!

When: Thursday, October 21st, 9am-5pm

Where: Both EDCU branch locations

- Visit with board members and staff
- Enjoy refreshments all day
- “Proud Member of EvergreenDIRECT” t-shirts will be given out while supplies last
- The first 150 visitors to each branch will receive an EvergreenDIRECT insulated mug
- Enter to win a 32” flat screen television

Entry ticket must be presented in person at either location or an entry ticket may be picked up on October 21, 2010. No early or mail in entries will be accepted. Chance of winning depends on number of entries. One entry per person.

Board Meet and Greet

Learn How You Can Make a Difference in Your Credit Union!

When: Monday, October 25th, 5:30 pm-6:30 pm

Where: Rivers Edge Tumwater

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 and Greet on Monday, October 25th, from 5:30 pm-6:30 pm, at River’s Edge Tumwater.

An invitation is needed to attend. During your next credit union visit, talk to an Account Manager or call at 360-943-7676, ext. 143, to request your exclusive invitation.

EvergreenDIRECT is currently accepting applications, through November 8, 2010, 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!

You can request a board application at either of our branch locations or by calling 360-943-7676, ext. 143.



Bill Pay Rewards

Using Bill Pay Online could make YOU a winner!



Michelle Pope, winner of the EvergreenDIRECT Bill Pay \$100 Marriott Travel Gift Card

Paying your bills online is the most convenient and secure way to handle this otherwise tedious time-consuming task today. *Convenient* because you can schedule payments to anyone—even an individual—anytime day or night, 365 days a year. *Secure* because your payments are guaranteed to be

paid the day you choose and there is no risk of your payment getting lost or stolen in the mail. *Lucky* because you could be a winner of our next quarterly bill pay promotion!

Don’t wait another day to try out Bill Pay. If you don’t feel comfortable setting up your bills for the first time, give us a call to set up a time to have an Account Manager assist you.

EvergreenDIRECT is proud to serve our members! Thank you for banking with us.

Holiday Closures

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

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|-----------------------------|---|
| Veterans Day | Thursday, November 11th |
| Thanksgiving Holiday | Thursday, November 25th & Friday, November 26th |
| Christmas | Friday, December 24th (closing at 3pm) |
| New Year | Friday, December 31st (closing at 3pm) |