

www.amicus.coop

6103 North Astor • Spokane, Washington 99208

509.483.3221 • 1.800.627.9728 • F 509.483.2656



December 31, 2010

Your Financial Friend

Children's Miracle Network Program



We want to thank our members for enabling us to raise over **\$2,400 for Children's Miracle Network** (CMN) in 2010! By donating \$25.00 to CMN you may be able to reduce your vehicle interest rate by .25% APR or increase your certificate dividends by .25%* APY. Please stop by or phone our friendly staff today to learn more about this program.

* Certain Terms & Conditions apply, OAC, New Money Only

Amicus' 46th Annual Meeting Announcement

Credit Unions are owned and operated by their members. The annual meeting is the time when credit union members elect, from their membership, individuals to set the policies for the credit union. Adult members will have the opportunity to vote on three board positions. Children and adults have a chance to win prizes. The brief meeting will be held at Amicus on **Tuesday, February 15 at 5:30pm**. All members are invited to participate. Light refreshments will be served.

Par Value:

The par value of your primary share account is the minimum amount we require to open your membership. As of February 15th, it will be changing from \$50 to \$20.

What does this mean for you? Well, this means we will be releasing the other \$30 for your use. It also makes it easier for your eligible friends and family to open memberships. Our members are like our family and we want to help you however we can. This is just another way to make that possible. Happy New Year!

Please call for more information or to RSVP...



Where: Amicus FCU

Preview: Wednesday, February 23rd at 5:30 pm

Classes Begin: Wednesday, March 2nd from 5:30 to 7:30

Amicus Federal Credit Union is gearing up for another Dave Ramsey course and you are cordially invited to attend.

Cost: FREE!!! That's right; there is no fee to attend these courses. We do suggest the purchase of the Dave Ramsey Kits which include workbooks, reading materials, and CD's all designed to help you make the best of his information but, this purchase is optional. The cost of the kit is \$98.95.

The class is taught by our CEO, Wendy Gillies. She is an avid follower of the Dave Ramsey philosophy and firmly believes in helping people get out of debt, gain wealth and plan for the future. So join us and learn to become DEBT FREE!

Please RSVP no later than February 16th, 2011. **Seating is limited.**

Dividends

Annual Percentage Yields	
Shares	.50%
Checking	.25%
Beginner IRA	1.00%
IRA's	3.03%

Minimum Balances to Earn Dividends

Shares	\$50.00
Checking	\$300.00
IRA's	\$50.00

Money Market Accounts

Balance Range	APY
\$ 2,500 to \$ 9,999	.55%
\$10,000 to \$24,999	.70%
\$25,000 to \$49,999	.85%
\$50,000 to \$99,999	1.00%

The money market account is a tiered rate account. Once a particular balance range is met, the Dividend Rate and APY for that balance range will apply to the full balance of your account. Rates are subject to change without notice.



We have money to lend! We can refinance existing loans. See rates below.

Collateral

Auto Loans

2006—New
2000—2005

RV Loans

2006—New
2000—2005

Share Secured

Miscellaneous Security

Unsecured

Real Estate Loan Rates

APR

3.99% - 17.99%*
5.49% - 17.99%*

5.74% - 17.99%*
7.49% - 17.99%*

3.50%*

10.99% - 17.99%*

10.99% - 17.99%*

Please Call for Loan Rates

VISA CREDIT CARD

Annual Percentage Rate for Purchases	12.50%
Grace Period for Repayment of Balances	28 days
Annual Fee	\$0.00
Cash Advance Fee	2%/\$5 min

*Loan terms will depend upon the age of the collateral. APR stands for Annual Percentage Rate. Rates are effective 04-1-2010 and are subject to change without notice. All rates and terms are subject to approved credit. New Money Only. Certain Terms and Conditions Apply.

AUTO LOANS

Purchase or Refinance as low as

3.99% APR*

*APR=Annual Percentage Rate. Certain Terms and Conditions Apply. OAC. New Money Only.



Term Deposits Annual Percentage Yields

Minimum Balance	6 month	12 month	24 months	36 months	48 months	60 months
\$2,500 - \$250,000	0.65%	0.95%	1.27%	1.76%	1.94%	2.25%

Rates are effective 9.14.2010 and are subject to change without notice.



Tips from Dan Hoffman Insurance

In the winter months our agency normally experiences a significant increase in windshield rock chips and weather related automobile collision claims. Knowing that they are more likely to have a claim during this time of year, many of our customers will request their comprehensive and collision deductibles be reduced in the late fall, and then raise those deductibles again in the spring. The extra premium rate per day is usually minimal. You may want to discuss this with your agent to see if this strategy would make sense for you. Please feel free to call Donna Hutchinson, Cretia Primmer or myself with any insurance related questions you may have.

Daniel P. Hoffman, CLU
A "TRUSTED CHOICE" Independent Agent
6105 N Astor, Spokane, WA
e: dan@hoffmanins.net p: 509-482-2994 f: 509-482-2986

