

Your Financial Friend

Amicus Hours Are Changing

Starting **August 1st**, Amicus
will be open

Monday thru Friday

From

9 am to 5 pm

Looking To Save Time And Gas?

Starting **July 15th**, Amicus will
be participating in a larger net-
work of shared branching.

What this means to you?

You may be able to perform
withdrawals, deposits and
make loan payments at over
6500 locations nationwide.

Some of the local participants
include Numerica CU, Global
CU, and STCU as well as many others.



For a complete listing go to:

www.cuswirl.com

**Some convenient locations to further serve you through
the upcoming shared branching network
With Saturday hours!**

Spokane South Hill:

Numerica CU 2202 29th Ave

- Hours: Mon-Thur 9-5, Fri 9-6, Sat 9-1

Spokane Valley:

Global CU 315 S Sullivan Suite A

- Hours: Mon-Thur 9-5, Fri 9-6, Sat 9-1

WSECU 12209 E Mission Ave

- Hours: Mon 8:30-6, Tue-Thur 9-6, Fri 9-6:30, Sat 9-2

North:

Numerica CU 303 E Lyons

- Hours Mon-Thur 9-5, Fri 9-6, Sat 9-1

Global CU 2401 W Wellesley Ave Suite F (Shadle)

- Hours: Mon-Sat 9-6:30

Numerica CU 405 E Farwell RD

- Hours: Mon-Thur 9-5, Fri 9-6, Sat 9-1
(Wandermere)

Welcome!

Amicus would like to welcome Jamie Ray-Price to our Board of Directors. She has been a member for 11 years and we are looking forward to having her for many more!

Amicus will be closed:

July 4th for Independence Day

September 5th for Labor Day

Please feel free to use the night deposit box on the corner of our building or the night drop located in Holy Family Hospital. Deposits will be posted on the next business day. You may also make withdrawals at any Numerica or US Bank ATM fee free. Enjoy your holidays!

Dividends

Shares	.25% APY
Checking	.25% APY
IRA's	2.00% APY

Certificate Rates:

\$2,500 minimum deposit

- 12 to 23 months 0.75% APY*
- 24 to 35 months 1.00% APY*
- 36 to 47 months 1.26% APY*
- 48 to 59 months 1.51% APY*
- 60 months 1.76% APY*

Money Market Accounts

Balance Range	APY
\$ 1,000 to \$ 9,999	.50%
\$10,000 to \$24,999	.65%
\$25,000 to \$49,999	.70%
\$50,000 to \$99,999	.75%

Rates are effective 6/01/2011 and are subject to change without notice.

Loan Rates

New Vehicles	APR
2007-newer	2.99%-13.99%*
Used Vehicles	
2001-2006	3.74%-17.99%*
New RV's	
2007-newer	4.74%-17.99%*
Used RV's	
2001-2006	6.74%-17.99%*
Share Secured	3.25%*
Misc sec/unsecured	10.99%-17.99%*

*Loan terms will depend upon the age of the collateral. APR stands for Annual Percentage Rate. Rates are effective 5/24/2011 and are subject to change without notice. All rates and terms are subject to approved credit. New Money Only. Certain Terms and Conditions Apply.

Fee changes

Amicus counter checks: reduced to \$2.00 per sheet
Debit/Visa Card capture (stuck in ATM) fee: \$25.00

Effective July 21, 2011 the next day availability of funds deposited by check into a transactional account will increase from the current \$100 to \$200

Insurance Commentary

"How much life insurance do I need?" is a question we are frequently asked. One quick formula is to add the following: mortgage balance, other debt, current annual income times four, plus money for children's college fund. The total equals the life insurance face amount needed. If you base your life insurance purchase on this formula, in the event of your death, you will provide your spouse with a paid-for home, four years of financial peace of mind, and freedom from debt. Additionally, this life insurance benefit is not subject to federal income tax. We welcome you to call, email, or stop by our office with your insurance related questions.