

"Growing Your Financial Health Plan Together"

WINTER 2009

FINANCIAL HEALTH news

LOANS FOR ANY NEED!



Currently, consumer loans at banks are practically non-existent. Those who do meet their strict loan qualifications, may be in for some unpleasant surprises on terms, rates, and sky-high fees. At KaiPerm, we have ample money to loan, great rates, and fast service.

HOLIDAY CLOSURES

- Memorial Day
May 31, 2010
- Independence Day
July 5, 2010
- Labor Day
September 6, 2010
- Thanksgiving Day
November 25, 2010
- Christmas
December 24, 2010

Your Credit Union Newsletter is a publication of KaiPerm Northwest Credit Union and is intended to provide general information about financial news and related subjects. It is not intended, nor should be used, as legal and/or tax advice.

#41005

For Those Who Thought They'd Pay off Their Credit Card Balances... But Didn't.

Start 2010 off right by eliminating your high interest credit card debt. In addition to saving a bundle on interest charges and user fees, you'll increase your monthly disposable income, and be able to pay off credit card debt faster.

Transfer and consolidate your high interest bank, gasoline, and department store credit cards into one low interest monthly payment. Our Visa card is your passport to financial freedom.



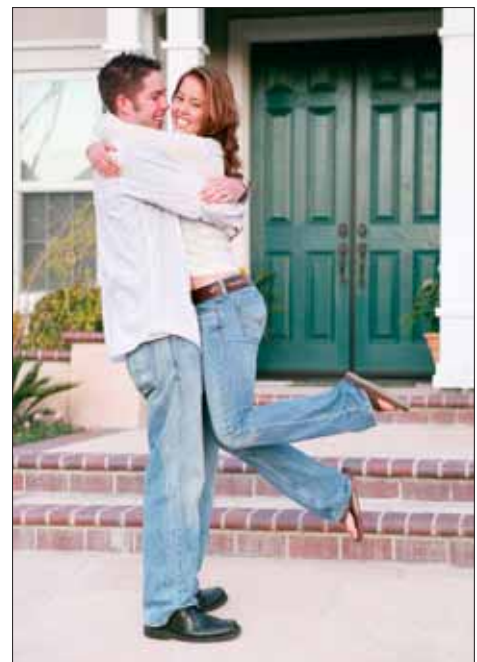
Direct Advantage members pay a **FIXED 10.95% APR**. That's over 10% cheaper than the monthly interest rate on most credit cards! Those that pay off their balance each month pay no interest on their card.

Why pay more for your credit purchases than you have to? Contact a KaiPerm loan officer to see if you qualify for a Direct Advantage Visa, and request a transfer/consolidation of your current credit card debt . . . You'll be glad you did!

Why Buy Your Next Home Now?

Whether you're a first-time buyer, a downsizer, a move-up buyer, or a short-sale buyer, now's the time to purchase a home and finance it with a low interest credit union loan. Today's buying opportunities include a glut of foreclosed properties, drastically reduced property prices, first-time buyer tax incentives, drastically reduced property prices, and historically low credit union interest rates. We offer a host of financing options including 15 and 30 year conventional loans, home equity and refinance loans.

Purchasing a home in 2010 is very much a buyers market, so you'll want to visit the credit union first and preapprove your loan. A buyer's market simply means that between low interest rates and falling home prices, you get more home for your money. You may never have this opportunity over your lifetime again. *(continued on back)*





(continued) **Why Buy Your Next Home Now?**

Well qualified Direct Advantage members can finance a first mortgage for 15 years at a fixed interest rate as low as 4.563% APR (RATE AS OF 12/10/09)! Second mortgages on a 7 year balloon may qualify for a fixed rate as low as 5.50% APR! We also offer quick loan preapproval and processing, flexible terms you can live with, and minimal fees. To find out more, contact Tina at 503.813.3248 or Peggy at 503.813.3249. They will tailor a loan that fits both your needs as well as your budget.



500 NE Multnomah,
Suite 320
Portland, Oregon 97232

- Internet Web Site
www.kaipermnw.org
- Hours:
8:30–5:00 Mon–Thurs
9:00–6:00 Friday
- Phone: 503-813-3242
Toll Free: 866-813-3242
Fax: 503-813-3261
- Member Services
Main 503-813-3242
Mirela 503-813-3246
Sarah 503-813-3264
Angela O. 503-813-3244
Angela W. 503-813-3245
Melanie 503-813-3243
- Loan Services
Tina 503-813-3248
Peggy 503-813-3249
- Plastic Cards
Sarah 503-813-3264
- Accounting
Wendy 503-813-3253
- Administration
Ed 503-813-3258
Maria 503-813-3257
- Connexus
24 hr phone teller
1-800-445-0376
- Board of Directors
Alex Lamb, Chair
Mark Moisan, Vice Chair
Linda Jardin, Secretary/Treasurer
Bill Borok
Bill Butcher
Pete Lang
Janet O'Hollaren
Carla Robertson
Tyler Wubbena

New Vehicles Cheaper In 2010 “And So Are Our Loan Rates!”

Believe it or not, automakers are selling their 2010 models up to \$5,000 cheaper than they retailed their 2009 models for. Many models have been redesigned with upgraded safety features and significant mileage improvements. The feds are also looking at extending the “cash for clunkers” program in 2010.

At KaiPerm, we're offering auto loan rates as low as 3.95% APR FIXED for up to 60 months to well qualified buyers. We also can save you up to 50% on mechanical breakdown and GAP insurances over what dealers charge. Make sure you visit our website, call, or stop by the credit union to get your loan **preapproved** before you begin shopping. Our loan officer will provide the Blue Book or invoice price on the vehicle you are interested in.



3.95% APR
UP TO 60 MONTHS

RATES

Direct Advantage Accounts

KaiPerm Premium rates are available to members with Freedom Plus checking, Direct Deposit (NetCheck Deposit), and automatic loan payments.

Fixed Rate Loans	Annual Percentage Rate	
	Direct Advantage	Non-Direct Advantage
<i>KaiPerm Stimulus Loan program rate</i>		
New & Used Vehicles <i>(includes RV's & Boats-max term 60 months)</i>	3.95%	5.95%
Home Equity – callable	5.50%	7.50%
– non-callable	6.50%	8.50%
– 7 year balloon	5.50%	7.50%
Special Home Equity	8.95%	10.95%
Personal Loan <i>(Signature Loan)</i>	9.50%	11.50%
New & Used Vehicles <i>(includes RV's & Boats-max term 60 months)</i>	5.00%*	7.00%*
VISA Credit Card	10.95%	11.95%
First Mortgages <i>Purchase or Refinance</i>	– Call For Current Rate	

*Loan terms exceeding 60 months *add* 1.25%. All rates effective 1/01/10.

KaiPerm Northwest Credit Union



Presents Financial Counseling Seminars

**STRESSED OUT ABOUT YOUR FINANCES?
LET US HELP!**

All members and their families are invited to attend.

Contact Maria Zarate at 503.813.3257 for dates, times and locations on future seminars.

Lunch will be provided by the Credit Union



Growing Your Financial Health Plan Together!

Fee Free ATMs

Portland
Kaiser Sunnyside Medical Center
10180 SE Sunnyside Rd.,
Clackamas

• Kaiser Permanente Building
500 NE Multnomah
-3rd floor
South Interstate Medical Office
3500 N Interstate

Beaverton
• Kaiser Beaverton Medical Office
4855 SW Western Ave.

Salem
Kaiser North Lancaster Medical Office
2400 Lancaster Dr. NE
• Kaiser Skyline Medical Office
5125 Skyline Rd. South

Tualatin
• Tualatin Medical Office
19185 SW 90th Avenue
-Withdraw Only
Vancouver
• Kaiser Salmon Creek
14405 NE 20th Ave.
• Cascade Park
12607 SE Mill Plain

Kelso/Longview
• Kaiser Longview-Kelso Medical Office
1230 7th Ave.

Additional ATM websites
www.moneypass.com
-to locate deposit capable ATM
www.usbank.com
-to locate deposit capable ATM

• Withdrawals only. Machine does not accept deposits.