

Watt's Current

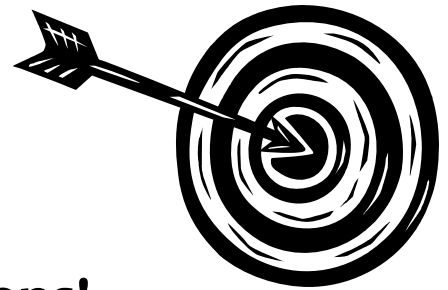
IBEW/SJ Cascade Federal Credit Union

January 2009 Edition

Your member-owned Credit Union's purpose is to provide sound financial services for the benefit of the member in a warm friendly atmosphere

IBEW/SJ Cascade FCU Signature Loans hit the mark every time!

Visa Credit Card fixed at 9.99% *apr
Line of Credit starting at 9.90% *apr
Signature Loans starting at 9.90%* apr



All Reasons for All Seasons!

Christmas Debt
High Interest Debt

Vacation
Debt Consolidation

*Interest Rate Subject to Credit Score



SCHOLARSHIP APPLICATIONS ARE HERE!!

Starting on January 1, 2009 we will be handling out Scholarship Applications. All you have to do is come in and pick one up or have us mail you one. The applications will need to be returned no later than March 15, 2009. We will be announcing the winner of the Scholarship at our Annual Meeting on April 27, 2009.

If you have any questions about the qualifications for the scholarship, please give us a call at: 503-581-6221 or our toll free number 1-800-356-6507

THANK YOU	2
TOTES FOR SCHOLARSHIPS	2
ANNUAL MEETING	3
STANDING STRONG	3
CURTS LOCATIONS	4
LOAN RATES	4
HOLIDAY CLOSURES	4

Watt's Current

We here at the Credit Union wish to Thank all our members for their continued support and patience during our conversion, things are getting better everyday. Hope everyone is enjoying the new statement format. We hope you are enjoying the real time home banking, if you are still being challenged by the login security, please give us a call so we can help you 503-581-6221.

As of March 12, 2009 our Visa Debit cards will be on real time also. This means as soon as your paycheck is entered on the system, it will be available. No more waiting for us to update your debit cards.



We are selling environmentally friendly totes and stainless steel coffee mugs to help fund our Scholarship program.



With all the services we offer, why not come in and open a FREE checking account with a debit card.



We can also sign you up for online banking and you will have the ability to track your account online.



Watt's Current

Important Date!!!

We want to invite you to our....

47th Annual Meeting Monday, April 27, 2009



More details to follow, be sure to check your April Newsletter and put us on you calendar!

Standing strong because of you.

IBEW/SJ Cascade FCU has been a safe and secure place to do your financial business for over 47 years.

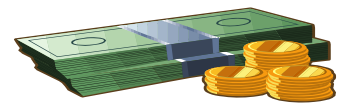
You have likely seen the newspaper stories about bank failures and the TV reports showing customers lined up at their banks to withdraw their savings. We want to reassure you that your money is SAFE, SOUND and INSURED at IBEW/SJ Cascade FCU.

What does it mean to be a Credit Union Member? How does it differ from being a "Customer" of a bank?

As a Credit Union member, you have ownership in the Credit Union.

The concept of a Credit Union is for members to pool their collective money to meet their borrowing and savings needs. That is the only purpose of a Credit Union. Unlike banks where share holders have invested in the bank and have a stake in the bank's performance, Credit Union members are in essence the shareholders. The better the Credit Union performs, the more money that is returned to members in the form of higher savings rates and lower loan rates.

Thank you for making this another great year!





The following Credit Unions have agreed to provide services for the members of IBEW/SJ Cascade Federal Credit Union, allowing them access to their accounts for basic transactions

UNITED ADVANTAGE NW FCU

2111 NE 43rd
Portland, OR 97213
503-282-9259

1430 N Killingsworth
Portland, OR 97217
503-283-5193

370 SE 4th St
Hermiston, OR 97838
541-567-9577

2010 SW Teton
Tualatin, OR 97062
503-282-9259

SOFCU

3737 Shasta Way
Klamath Falls, OR 97700
541-884-8387

2675 NE Highway 20
Bend, OR 97701
541-382-7280

RITE CHOICE FCU

25375 SW Parkway Ave
Wilsonville, OR 97070
503-685-6035

REGISTER-GURAD FCU

805 Beltline RD
Springfield, OR 97477
541-988-9059

FOOD INDUSTRIES FCU

3030 Gateway Loop
Springfield, OR 97477
541-741-2605

MT HOOD FCU

1400 SW Fifth Ave Suite 590
Portland, OR 97201
503-226-2426

OREGON TERRITORY FCU

205 Chemeketa NE
Salem, OR 97301
503-585-6296

New Vehicles

5.65% APR* up to 84 Months

Used Vehicles

6.50% APR* Current to 6 years old up to 72 months

8.00% APR* 7 years old and older up to 48 months

Signature Loans & Line of Credit

9.90% APR* up to 36 months

Visa - 9.99% APR*

New RV - 6.25% APR* **Used RV** - 6.75% APR*

New Motorcycle and Farm Equipment

9.00% APR*

Used Motorcycle and Farm Equipment

10.00% APR* up to 60 months

Share Secured Loans

3% above share dividend rate

Certificate Secured Loans

2% above paying rate of certificate

HELOC - No annual fee!

\$120,000.00 maximum

Contact C.U. for current rates and details. Equal Housing Lender.

* Rates are adjusted upward depending on individual credit and are subject to change. APR (Annual Percentage Rate)

Current Interest Rates

	APR*	APY*
Mountain	0.50%	0.50%
Hill's (Child)	0.50%	0.50%
Special Account	0.50%	0.50%
Trust Account	0.50%	0.50%
Share Plus	0.65%	0.65%
Christmas Club	0.85%	0.85%
Cascade Money Market		Call
Share Draft	0.35%	0.35%
IRA	2.00%	2.02%
Business Drafts	0.35%	0.35%

Call for current Certificate of Deposit Rates

HOLIDAY CLOSURES

Thursday, January 1, 2009
New Years Day

Monday, January 19, 2009
Martin Luther King JR Day

Monday, February 16, 2009
Presidents Day

