

Watts Current

Your member-owned credit unions purpose is to provide sound financial services for the benefit of the member, in a warm friendly atmosphere.

Greetings to all of our members...

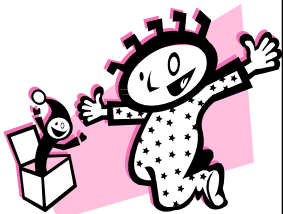
HOLIDAY CLOSURES

*Monday
January 16, 2012
Martin Luther
King Day*

*Monday
February 20,
2012
Presidents Day*



*A special thank
you to all who
purchased gifts
for the second an-
nual Foster
Parent
Association
giving tree.*



Well, we have come to the end of another year! Are you like me in thinking that time is just flying by? It seems that this year has gone by so much faster than previous ones! Remember when they said, that with the new technology life would be simpler and easier, I think instead we have tried to pack more things into our time and simpler and easier are not necessarily the case! We find it difficult to wait 2 seconds for the internet to connect and we once could leave the house and let the answering machine pick up and now we carry our phones with us so we don't miss that call!

We want to thank you for putting your trust in the credit union. We are truly blest to work with such great members. This credit union has been serving members for over 50 years now and we plan to keep serving the membership. We are the real deal credit union. We serve employee groups that banded together years ago to help their co-workers. We are not a community credit union that just takes anyone who lives, works, or worships in the area. We serve many electrical companies and several local businesses, the Statesman Journal, Roth's Fresh Markets and several small employee groups.

Once you become a member, members of your immediate family become eligible for membership. Here at IBEW/SJ Cascade FCU we know you and care about what is going on in your life. You truly become family to each and every one of us! We know you by name and are here to help you with all your financial needs. When other financial institutes find ways to charge for their services, we try to find ways to offer you more services for less. We charge fees only when absolutely necessary and we keep them as low as we possibly can.

Speaking of low, there isn't any financial institute that can beat the great rate that we have on all of our loans whether it be for a new vehicle, a used vehicle or paying off a high interest credit card, we are here for you. Credit cards at the credit union have the low rate of 9.9% with no charge for a cash advance. Really! Checking accounts come with free VISA debit cards and is still interest bearing (even through the rate is very low now). We do not charge you to save we encourage saving and have several options available for saving for special occasions such as Christmas, birthdays, property taxes, or that special vacation.

When you have a difficult time, we don't throw you to the wind, we work really hard to help you get through that bump in the road. We are here for YOU stop in or give us a call today.

*Shirley L Arends
President/CEO*



Drowning in Fees? Time to switch from FEE to FREE?



We know you by name, let us get to know your family.

*For every family member you have sign up to be a credit union member, you will be entered into a drawing for a **\$100 deposit to your account!***



*We've been in business for over 50 years! Thanks to you the member!
Come help us celebrate at our Annual Meeting in April!*

Make the most of your membership add one of our services today and be entered into a drawing for a \$100 deposit to your account!

Qualifying services: Checking with ATM Card
Money Market account
IRA account
Christmas Club account
Certificate
VISA Credit Card



Scholarship Applications Are Here!!!



Starting on January 1, 2012 we will be handing out Scholarship Applications. Come in and pick one up or have us mail you one. The applications will need to be returned no later than March 16, 2012. We will be announcing the winner of the \$500.00 scholarship at our Annual Meeting on April 23, 2012.

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