

OSI

Of Special Interest—Fall 11
—presented by STCU

Is an electric car right for you? – 8

An STCU guide to the
pros and cons of plugging in



Insurance decisions for your college student—18
Don't be haunted by Halloween spending—20

from the President



In this issue of OSI, you'll find stories relating to environmental sustainability. STCU's recent building projects illustrate our commitment to good stewardship:

Our Liberty Lake Branch met LEED Silver standards for sustainability when it opened in 2009; this year's headquarters remodeling project is reducing energy consumption; and our soon-to-open South Valley Branch will meet tough LEED Gold standards with forward-looking features such as solar panels and an electric car charging station (see page 13 for more details).

Sustainability isn't all about natural resources. Recently I met four members whose habits show commitment to financial sustainability.

Mary Alice was at the South Branch with her son, Doug, when I met them. She and her husband were teachers and opened their accounts many years ago. Doug got a savings account in the 1950s to save money from his paper route. They and STCU have thrived together for 60 years!

Then I met Sam, a busy 5-year-old who headed off to kindergarten this fall. Each week, Sam uses an iPad to transfer a portion of his allowance to his STCU First5 savings account. Sam's mom, Katie, is teaching him good savings habits.

Being good stewards makes good sense. If you haven't already, consider taking these three steps toward sustainability:

- Switch to convenient e-statements. They are easy to access and will cut down on paper clutter and waste.
- Build your savings account like Doug and Sam, with regular transfers or deposits.
- Eliminate debt. Start by asking us about transferring your high-rate credit card balance to our 6.9% APR Visa® rate for life, refinancing your mortgage to a lower rate, or replacing your high-interest car loan with an affordable STCU auto loan.

Take those steps and you'll be building a more sustainable future!

Tom Johnson
STCU President and CEO

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*APR = annual percentage rate. 6.9% APR applies to non-STCU balance transfers to an STCU Visa Credit Card account with no balance transfer fee. Subject to credit approval; if approved, you may transfer balances in amounts up to your approved credit limit. Applicants 18-21 years old may require a joint owner or co-signer. This promotional rate only applies to non-STCU loan and credit card balance transfers made between September 19, 2011, and December 31, 2011. Any balance transfer after that will be subject to 13.9% APR and our standard transfer fee. STCU's low rate for purchases: Visa Platinum, 8.9% APR; Visa Gold, 10.9% APR; Visa Classic, 13.9% APR. All cash advances, 13.9% APR. No annual fee on the Gold and Platinum. No annual fee on the Classic if you choose electronic statements. This credit union is federally insured by the National Credit Union Administration.



The non-profit Children's Village in Coeur d'Alene has helped more than 1,800 kids. Staff see heartbreaking family situations but hear from former residents who say that the safe, loving environment helped them find direction and become successful adults.

History

- Organizing began in 1983 by Carol Rankin, Kathy Curran and Dr. Anne Fox-Clarkson, an elementary principal who later became state schools superintendent. Fox-Clarkson had promised two of her students – a brother and sister who lived separately in a series of foster homes – that she'd build them a home.
- Opened in 1990 with lots of community support, including a \$125,000 gift that paid off the mortgage on the Moyer Home, which was built by the North Idaho College construction class.
- Among the first volunteers: Sheilah Stone Dorame, an NIC student who soon joined the Children's Village staff and is now acting director. Stone Dorame and several other Children's Village employees and volunteers have degrees in education.
- Second home added on the 15-acre campus in 1996.

Services

- Moyer Home accepts boys to age 13 and girls to age 18 who are abused, neglected or in family crises. Capacity is 12 children, who may stay a few days or several years.
- Crisis nursery for infants and toddlers who need short-term placements.
- Children's Village Academy is an accredited school for up to 16 children who struggle in public schools because of behavioral or mental health issues, or other factors.
- Future plans: A home for boys ages 14-18.

Organization

- Seven-member board oversees Children's Village Inc. A separate organization with its own board, Children's Village Foundation Inc. does fundraising.
- Staff of 30 and many trained volunteers, including some former residents.
- \$1 million annual budget raised through donations and grants. Small gifts of money, food and other items often save the day.

Relationship with STCU

- STCU is a Children's Village fund-raising event sponsor.
- Credit union provides free financial education seminars for Children's Village staff. Residents are invited to STCU Money Camp for adolescents and My Life, My Money events for teens.

Final words: "People ask, 'How can you work there, you see such awful stuff?'" Stone Dorame says. "And it's true, we do see awful stuff. It breaks your heart. On the other hand, I get to see how gracious our community is. That's a real blessing."

The Children's Village and more than 150 other Inland Northwest employers are STCU Community Business Partners. The program offers employees great perks, such as on-site financial workshops, free lifetime membership and free checking. For more information go to www.stcu.org/cbp or contact one of our community development officers.

In Washington: Jamie Dedmon, jamed@stcu.org, (509) 344-2152.

In Idaho: Anne Hagman, anneh@stcu.org, (208) 619-4027.





Avoid the \$5 “remote transaction” fee

Is it possible to trigger a fee on a deposit account?

Yes, thanks to the Federal Reserve’s Regulation D, an old law that limits the number of “remote” transactions you can make each month on your money market or saving accounts. Make more than six (6) remote transactions in one month on those deposit accounts, and you will be charged a \$5 fee per transaction.

Remote transactions occur when you:

- Pay a bill or send a check online.
- Transfer money online, even to your own accounts, with one exception – payments to your own STCU loan.
- Request a transfer through our Phone Center or the automated telephone banking service.
- Write and mail a check on your account.
- Automatically cover an overdraft on your checking or other accounts.

Remote transactions are limited only on saving and money market accounts. There is no restriction on the number of transactions you can make on your STCU checking account.

There also is no limit on saving or money market account transactions when you do them in person at an ATM or branch location. Even transactions you request in person at a shared branching location, where participating credit unions will serve STCU members, are unlimited.

Stop at 6!

Some members shrug off the \$5 fee for remote transactions, says Chris Dunford, the credit union’s director of operations support services. But if you violate the limit three consecutive months, STCU is required to restrict access to your money market or saving account for deposits only.

“Most members want to know what they can do to avoid fees,” Dunford says. “With a little planning, you’ll never trigger the Reg D fee.”

Here are three cost-free ways to “Stop at 6” remote transactions:

1. Open a checking account; pay everything out of it. The more transactions that use your free STCU checking account, the less likely you will exceed the limit of six remote transactions on your savings or money market accounts.
2. Track remote transactions online. Log into your account online at stcu.org and click “Accounts/Overview” to keep track of the remote transactions on your saving and money market accounts. Look for “Debits” shown in red.
3. Do transactions in person. Visit an ATM, STCU branch, or shared branching location to make money market and saving account transactions in person.

Still confused? Chat with a member service representative at stcu.org or call us at (509) 326-1954 in Washington or (208) 619-4000 in Idaho.

With a little practice, you’ll never worry again about a \$5 Reg D fee!

Four facts about Reg D

1. STCU’s \$5 fee for a single Reg D violation is one-fourth what most financial institutions charge.
2. One \$5 Reg D fee could wipe out your monthly dividend on a \$10,000 money market account balance.
3. Check your statement for any “ODP Tfr to CKG” debits. That’s code for an automated transfer to cover a checking account overdraft. Those can add up fast, exceeding the Reg D limit without warning.
4. Reg D provides some certainty about how much money STCU needs to cover all the checks that members write in a single day. Without that, STCU would have to hoard millions in the vault that could not be lent to other members, reducing our ability to pay you dividends on your savings.

Is an electric car right for you?



Let's say you've decided to buy a new car in the next year or two. You want something practical, dependable, safe and economical.

You've heard about plug-in electric vehicles (EVs), including the Nissan Leaf and the Chevrolet Volt. And you're tired of leaving a large part of your paycheck at the gas pump.

How can you be sure an electric car makes sense for you? Dave Holmes, manager of applied research and development for Avista Utilities, suggests looking at the issue four ways.

Social/political

If you're concerned about the nation's dependence on oil, then consider this:

Researchers at Battelle Pacific Northwest Laboratory in Richland, Wash., concluded in 2008 that the nation could reduce oil imports by half by

replacing 43 percent of all U.S. cars and pickups with gas-electric hybrid vehicles.

Hybrids rely on gasoline to power the car under some conditions, and to recharge the batteries. So the reduction in oil-dependency would be even greater with plug-in EVs.

Environment

It seems logical that replacing conventional cars with EVs would mean less pollution, particularly in cities. After all, EVs either don't burn gasoline or (in the case of the Chevrolet Volt) burn it only when the batteries are drained.

The equation gets muddled when fossil fuels are burned to generate the power that recharges EVs. Coal-fired power plants are a major source of pollution, and coal mining is disruptive.

Car batteries are made from mined materials, as well, and

can cause disposal problems when they've had their last charge.

The Swiss Federal Laboratories for Materials Science and Technology considered these issues in a 2010 study. Its conclusion: even in areas where most power comes from fossil fuels, EVs have significantly less impact than cars with internal combustion engines.

The environmental benefits may be greater in regions like the Pacific Northwest, where hydropower is the primary source of electricity, the Swiss scientists concluded.

The Northwest could handle many, many EVs with its existing power system, Holmes said. Why? Because electric cars (like cell phones) are recharged mostly at night when demand for electricity is at its lowest.

Convenience

If you're in a hurry to buy a car, then a plug-in EV may not be the best choice. There's a waiting list for Nissan Leafs. And while Chevrolet says it will

have Volts in all states by the end of the year, highest priority is going to big cities.

Expect to see a Ford Focus Electric late this year. Other major carmakers also are working on EVs, while some smaller manufacturers have offered them for years, though typically in limited numbers and big price tags.

Likewise, if you regularly drive long distances, a car that relies solely on electricity may not be practical. The U.S. Environmental Protection Agency says a Leaf can go about 73 miles between charges – more, if you're a conservative driver. The Focus will have a similar range.

But most Americans commute less than 40 miles roundtrip. For such short drives, an EV can be a convenient choice.

"If you have an electric car, you drive home, you plug it into your wall, you go inside," Holmes says. "You never have to stand outside and pump gas again."

The duration of that recharge depends on whether you invest in a 240-volt recharging station (called a Level II charger). The wall-mounted station, which must be installed by an electrician, provides up to 30 miles of driving range for every hour of charging. A standard wall outlet provides three to four miles of driving per hour of charging.

Sometimes, an EV needs a charge away from home. Nissan says that various public and private organizations have announced plans for a total of 13,000 public charging stations nationwide by the end of 2012, including many in highway rest areas. Some may feature high-voltage Level III stations, which can charge a Leaf to 80 percent capacity in less than 30 minutes.

For the time being, though, public charging stations are scarce. Holmes says there are Level II chargers in three Spokane locations: City Hall,

Steam Plant Square and Avista headquarters on Mission Avenue. Good news for STCU members: There will be a charging station at STCU's South Valley Branch, which opens later this year.

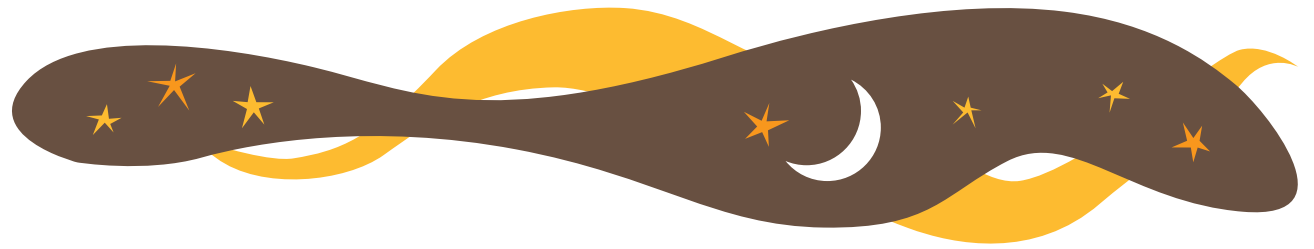
Economics

Shopping for an EV can cause sticker shock. The Leaf is \$32,000. Reviewers predict the Focus Electric will be in the \$35,000 range. Chevy's Volt, the Motor Trend Car of the Year, is \$40,000.

The first 200,000 buyers of each of those vehicles qualify for \$7,500 in federal tax credits (there are some restrictions, so check carefully before buying). And if you live in Washington, sales tax is waived for purchases of EVs, amounting to an 8.7 percent discount for Spokane County buyers.

Taking the federal and state tax incentives could reduce your purchase to \$27,500, or at least \$3,500 more than the after-tax price of a gasoline-powered Ford Focus with lots of options.

Chances are you'd want a Level II charging station. That would add about \$2,200 to the cost



of a Focus Electric. But a 30 percent tax credit (up to \$1,000) for charging stations installed this year would make the final price of the charging station \$1,540.

That makes the upfront cost for a Focus Electric about \$29,040, or \$5,000 more than for a nicely equipped Focus with gasoline engine. Either car can be purchased with an STCU loan.

How long would it take to make up that difference in fuel costs? About five years, depending on your driving habits and other factors.

The EPA rates the standard Focus at 28 miles per gallon for a mix of driving conditions. Assuming you drive 10,000 miles a year and gasoline costs \$3.50 per gallon, your annual fuel costs will be \$1,400. The Focus Electric could travel that same distance for \$230 (assuming 7 cents per kilowatt hour for electricity).

As for non-fuel costs, the U.S. Department of Energy says EVs require far less maintenance than similar cars with internal combustion engines. Washington residents will spend some of that savings

on a \$100 annual fee for each EV, designed to compensate for lost fuel taxes (the state's primary funding source for road construction and maintenance).

EV drivers face a big cost when their car's lithium ion batteries eventually wear out. Estimated replacement costs vary greatly, but based on today's technology, it could be as much as \$18,000 for a Nissan Leaf.

To ease consumers' worries about that pending expense, Nissan and Chevrolet warrant their batteries for eight years or 100,000 miles, whichever comes first. Battery technology is improving rapidly and other EV proponents predict the cost to drop significantly before anyone buying a new car this year is forced to change batteries.

"Every year, batteries are getting better and better," Holmes says. "It's something everybody is working on."



Charge up at South Valley Branch

STCU members who drive electric cars will get a charge out of our soon-to-open South Valley Branch.

Scheduled to open before the end of the year, the branch at 13211 E. 32nd in Spokane Valley features a car-charging station set between parking spaces dedicated to electric and hybrid vehicles.

Better yet, it is the first STCU facility with solar panels, so much of the energy going into those car batteries will be generated from the sun. At times, the branch will produce more power than it uses, says Jack Cady, STCU facilities manager.

And that's just the beginning of STCU efforts to make this the most environmentally sustainable branch operated by any financial institution in the region. By following stringent guidelines, we're meeting LEED Gold standards for sustainable building practices, as established by the U.S. Green Building Council. Among the details:

- The rooftop and parking lot are made from materials that reflect heat.
- Most building materials were mined or produced within 500 miles of the construction site.
- The lights and heating system are highly energy efficient.
- Interior construction materials and furnishings are certified low in volatile organic compounds that can contribute to health problems.
- Nearly all construction debris is recycled.
- The branch is located on a bus route.
- This is a no-smoking facility, even in the parking lot.

Of course, this is not STCU's first foray into environmentally sound building practices. Our Liberty Lake Branch met LEED Silver standards when it opened in 2009. Our headquarters remodeling project is designed with energy savings and sustainability in mind, and sustainability is always a prime consideration when we upgrade STCU branches.

Seal the deal

STCU offers low-cost energy-saving loans to small businesses

Running a business is tough and profit margins are tight. So, learning about sustainability and investing in energy efficiency may not be at the top of your agenda.

But now there's help through Avista Utilities, STCU and Sustainable Resources INW, a Spokane non-profit coalition that works to promote sustainable practices. STCU is a coalition partner and STCU Business Services Manager Terri Mills is its treasurer.

Backed by a federal grant secured by Avista, STCU can offer lower-cost loans for reasonable steps that qualifying commercial property owners and small businesses take to improve energy efficiency.

Qualifying improvements might be as basic as better windows and furnaces. Or they could be as significant as new equipment to improve manufacturing efficiency.

Even if you don't own your workspace, small businesses may qualify for loans to improve equipment not permanently attached to the building. And commercial property owners may qualify for a host of improvements, including those made to multi-family housing (five or more units).

The program is open to any of Avista's commercial customers in Washington (those that are Avista schedule 011 or 101 natural gas customers).

To get started, go to sustainableresourcesinw.org or call (509) 209-2861. Avista offers free energy audits that can help identify potential savings; call (800) 227-9187 to schedule an audit. Or call Terri Mills at (509) 344-2555.



Helping out

Terri Wilson retires after 30 years of servant leadership

Someone you know is better off thanks to Terri Wilson, who retires in January as STCU's vice president-operations.

Maybe it's a child participating in Upward Sports. Terri served on the steering committee that brought the program to Spokane Valley. For eight years, she gave up Saturdays in January and February to assist with food service for the program.

Maybe it's someone helped by Spokane Valley Partners. For more than 10 years, Terri served on the board for the community center and food bank.

Maybe it's someone who attends Whitworth University. Terri is past-president of the university foundation, helping build an endowment that benefits every student.

STCU had one branch, about 10,000 members and a couple dozen employees when Terri came to work here in 1981. We'll open our 15th branch before Terri retires, and now serve more than 96,000 members.

While a lot of people played a role in that growth, every STCU member will benefit from Terri's influence for years to come. She's recognized as a credit union leader nationwide and received the 2010 Power Woman of the Year Award from the Spokane Valley Chamber of Commerce.

Thank you, Terri, for more than 30 years of service to STCU members, your colleagues and your community. We've been touched by your graciousness and learned from your example.





Early Spokane on display at U-District

Thanks to the generosity of longtime STCU member Maxine Reitmeier, this panoramic view of early Spokane is on display at our U-District Branch. Local historians say the three photographs were most likely taken in 1892 from the site of the Spokane Brewery.

Canadian currency gets makeover

If you visit Canada or work in a business that takes Canadian currency, you're going to start seeing some changes.

Canada is switching to polymer bank notes that are expected to last more than twice as long as traditional cotton-paper bills. They'll also be easier to verify and much more difficult to counterfeit, says Mark Carney, governor of the Bank of Canada, which issues all currency in the country.

The new Canadian bills have a smooth texture, with raised print on some numbers and text, and on the shoulders of portraits. They feature transparent windows, including one in the shape of a maple leaf and another with metallic inserts that change color when tilted in the light.

The transition starts in November with \$100 bank notes. The Bank of Canada plans to start releasing \$50 notes in March, followed by \$20, \$10 and \$5 notes by late 2013. Traditional currency will remain in use. Get more details at www.bankofcanada.ca/banknotes.

Latest scam preys on grandparents

The phone rings and it's one of your grandchildren, saying he's in trouble and needs you to wire him money – quick. He's in a Canadian jail, maybe, or stuck in Mexico.

What grandparent could say no? After all, what's a few thousand dollars when someone you love is in trouble?

Stop! Most likely, it's a stranger on the phone, pretending to be your grandchild. He's trying to scam you out of thousands of dollars. He's probably already scammed others.

STCU is hearing from an increasing number of members who have nearly fallen prey. These aren't pushovers, either, but savvy, well-informed people who would be skeptical if they weren't so overwhelmed by concern.

Before you send money, ask yourself whether the person on the phone used his name. Or did he identify himself vaguely, such as "your favorite grandson"? Did he mention other family members by name? Did it really sound like him? Is it likely that he's traveling without your knowledge?

Dial your grandchild's number or call his parents to see if the story checks out. Don't worry about causing him embarrassment; you can soothe hard feelings later, if the story turns out to be true.

We all love our kids and grandkids. But don't let that love overwhelm your natural skepticism.

Protecting your stuff

A campus guide to insurance and theft-prevention



Tuition... living arrangements... class selection... food plan.

There are plenty of details to think about when you or your child are headed to college. Here's one more: Protecting your stuff.

Laptop computers, cell phones and other electronic devices are modern necessities on college campuses. Many students also have a bike, car or both. Microwave ovens and TVs are standard in dorms. Replacing those items can be expensive and frustrating, so theft-prevention and insurance coverage are critical.

Insurance

The first step is for the student's parents to take a look at their own homeowner's policy, suggests Jaime Clark, an agent with Andre-Romberg Insurance Agency Inc. Most policies extend to a "secondary property," such as a dorm room occupied by a member of the household.

"If the parent doesn't want to assume any liability, or if the student wants higher coverage, then they should get renters' insurance," Clark says. "A landlord might require it," if the student is moving off-campus.

Your deductible will determine whether you file a claim for stolen items. It may make more sense to cover replacement costs

yourself, rather than pay a \$500 deductible (and possibly higher insurance premiums) because someone walked off with your \$900 computer.

For a small monthly fee, you can have really valuable items – professional-quality musical instruments, for instance – covered as scheduled items with no deductible. Your insurance company may require an appraisal first.

Finally, make sure your policy covers every family member for expenses incurred if they fall victim to identity theft, suggests Andre-Romberg agent Lynnette Blocker.

In most situations, a student should remain on her parent's

auto insurance policy, Blocker says. But most insurance companies offer a discount for students who leave their cars at home while attending a college at least 100 miles away.

Prevention

Precautionary steps are the best – and cheapest – insurance for your stuff.

Don't leave money sitting out in a dorm room or apartment and never leave your door unlocked, even for a short time. When practical, prominently mark valuables with your driver's license number, and consider customizing the look of your laptop with stickers or stencils that will make a

thief feel conspicuous. Shred any paperwork that includes sensitive personal information, such as account numbers or your Social Security number.

Keep a record of serial numbers and other identifying factors from all valuables in a secure location, along with pictures of unique items, such as jewelry.

Experts recommend U-locks for bicycles. Locks are available for your laptop, too, and should be used in your residence, as well as in public places such as libraries.

Finally, back up important computer data. That could save you hours of work in rewriting class assignments if your laptop is stolen or suffers a meltdown.

As an STCU business partner, Andre-Romberg Insurance Agency Inc. has helped thousands of credit union members with their insurance needs. You can speak to an Andre-Romberg agent by calling (509) 624-3291. Find them on the web at www.andre-romberg.com, or in Spokane at 400 S. Jefferson Street, Suite 333. Agents can make arrangements to meet with STCU members at any of our branch locations.

The products and services offered by STCU partners are not endorsed or vouched for by the credit union. STCU accepts no liability in connection with their use.



with
Liz's Mom



Don't be haunted by Halloween spending

By Liz Hooker, STCU education outreach officer

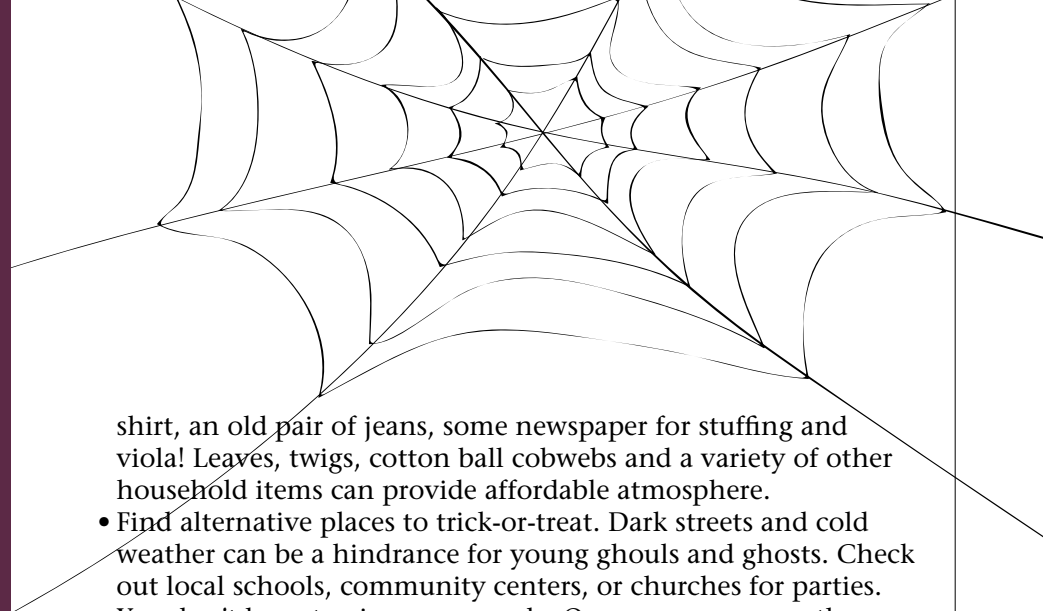
For 10 percent of my Halloweens, I've been Rainbow Brite.

If you didn't grow up in the 1980s, you may be unfamiliar with the animated girl who brings color to the world. She rides a white horse with a rainbow mane. And she was my childhood hero.

Cheap Rainbow Brite costumes aren't exactly available in stores. Luckily, I was born with a mom who always uses her creative talents to come up with fun, innovative and thrifty ways to celebrate. She also happens to be a talented seamstress.

Even if you can't sew, the Halloween price tag shouldn't scare you away from a great annual celebration. Here are some patented Hooker household Halloween traditions to help you get through:

- Always make your own costume. You don't have to be talented to be creative. Think about what you want to be and simplify. Plus, you won't end up in the embarrassing situation of having the same costume as someone else.
- Use practical items to decorate. Each year I got to decorate the front porch with a homemade scarecrow. A pumpkin, a flannel



shirt, an old pair of jeans, some newspaper for stuffing and viola! Leaves, twigs, cotton ball cobwebs and a variety of other household items can provide affordable atmosphere.

- Find alternative places to trick-or-treat. Dark streets and cold weather can be a hindrance for young ghouls and ghosts. Check out local schools, community centers, or churches for parties.
- You don't have to give away candy. One year, mom was the woman handing out toothbrushes. At 10 cents a brush, she couldn't resist a deal, and the opportunity to avoid cavities.
- When all else fails, hide. Bags of Halloween candy can get pricy. One year, when the count in my parents' neighborhood went up to over 300 trick-or-treaters, mom and dad cut their losses. They donated candy to the local elementary school and turned out the lights.
- Set rules for your kids. In our household, trick-or-treating was only for pre-teens. After that, if I wanted to participate, I had to answer the door.
- Bring the party to you. For a safe Halloween, host a party. Bobbing for apples, gummy worms in pudding, peeled grapes for eyeballs and music are all you need to be the haunted host with the most.
- Save the seeds from your pumpkin carving. A little salt and a few minutes in the oven... Yum!



I'm sure that I will dress up like Rainbow Brite again, and Mom will be there to help me craft my costume. But no matter how old I am, Mom's thrifty ways will inspire me to make each holiday fun, creative, and affordable.

ABOUT LIZ'S MOM

Liz's Mom is a retired home economics teacher, member of the Spokane Women's Club and chaperone for the Spokane Lilac Festival. Her first born arrived on October 31. She lives in Mead with Liz's Dad.



Be it ever so
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- First-time homebuyer discount.
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Apply online at www.stcu.org/homeloans or call our Home Loan Department at (509) 344-2966, (208) 619-4012, or (800) 858-3750. Because there's no place like home.



This credit union is federally insured by the National Credit Union Administration.



Where to find us

Washington

- Cheney Branch | 2718 First St., Cheney
 Duane Isaac, manager
- Downtown Branch | 707 W. Main Ave., B4 (Skywalk), Spokane
 Robyn Lewis, manager
- Indian Trail Branch | 8703 N. Indian Trail Road, Spokane
 Laura Lesser, manager
- Liberty Lake Branch | 2201 N. Madson Road, Liberty Lake
 Darla Sowl, manager
- Main Branch | 106 W. Nora Ave., Spokane
 Laura Enquist, manager
- Newport Branch | 202 W. Walnut, Newport
 Robin Maurer, manager
- North Branch | 207 E. Hastings Road, Spokane
 Michelle Kurimura-Miller, manager
- Northtown Square Branch | 4727 N. Division, Suite 105, Spokane
 Brandy Schloss, manager
- South Branch | 820 E. 29th Ave., Spokane
 Tracy Malley, manager
- U-District Branch | 528 E. Spokane Falls Blvd., Spokane
 Laura Enquist, manager
- Valley Branch | 13501 E. Sprague, Spokane Valley
 Toni Ganey, manager

Idaho

- Bonner County Branch | 477181 N. Highway 95, Ponderay
 Laurel Rollins, manager
- Post Falls Branch | 3903 E. Primrose Lane, Post Falls
 Laurel Rollins, manager
- Silver Lake Branch | 6704 N. Government Way, Dalton Gardens
 Michael Schock, manager

Business Services

- Business Services | 528 E. Spokane Falls Blvd., Spokane
 Terri Mills, manager

How to contact us

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24-Hour account access

STCU's online banking: www.stcu.org

Telephone Banking:
 (509) 326.3971 | (800) 634.0311

After-hours lost or stolen cards

Visa® Check Cards (888) 241.2510
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