



UPDATE ON BENEFITS PLUS®

As a Premier Club member, you have been enrolled free in the Benefits Plus® program through Generations Gold, Inc. Our Premier Club members as well as other members have demonstrated by non-participation in this program that it is not beneficial to them. Accordingly, we will discontinue the Benefits Plus® program as of January 31, 2008. We apologize for any inconvenience this program cancellation may cause.

Generations Gold, Inc., the provider of the Benefits Plus® program has asked us to notify you that most of the services provided as part of Benefits Plus® package will be terminated as of January 31, 2008. However, there are other benefits that you may have the option to renew. Specific information about service cancellation and continuation is listed below.

Consumer Protection Triplex and Credit Card Loss Programs

If you have signed up for consumer protection triplex and credit card loss programs, you will no longer be covered as of January 31, 2008.

Annual Programs

If you joined one of the annual programs offered

by Benefits Plus®, such as the emergency roadside service, you will receive a renewal notice on your anniversary at the regular rate.

Qwest Long Distance

If you are currently using the discounted long distance service through Qwest and Benefits Plus®, you will need to contact your local telephone carrier and select a new long distance company, or you will be charged the regular retail long distance rate.

Additional Family Member

Additional family members will no longer have access to the Benefits Plus® services effective immediately since this was a complimentary offering.

All Other Benefits

Effective January 31, 2008, all other parts of the Benefits Plus® program will cease, including local discounts, travel services, health services discounts, communication discounts, and all other similar services.

Please feel free to contact us if you have any questions about the discontinuation of the Benefits Plus® program.

360-662-2000 or Toll-free at 1-800-422-5852



DIRECTOR'S NOTES



Hello Friends,

Ah, the New Year. While most people are making New Year's resolutions, this is a season of retrospection for me. I find myself pondering the relationships and experiences that fill me with gratitude. My employment here at Kitsap Credit Union, and the relationships it has fostered, are always high on the list. I've just celebrated my 21st anniversary and I'm so proud to be associated with an organization that is owned by and operated for the people it serves. I am also continually impressed by the myriad of outreach efforts in which our organization and employees are involved, motivated by the satisfaction that comes from helping others. As an example, our employees have committed to giving more than \$30,000 out of their own paychecks this year to support the efforts of the local United Way.

Our employees are not only committed to giving back to the community, they are committed to you - our valued members. Each one of us have taken a service pledge that "as we grow to provide the services members want - including better access to their money in more places - we will always provide the same friendly service our members appreciate."

I look forward to serving you and wish you and your family a happy, healthy, and prosperous 2008.

Leah Olson
Premier Club Director

HOW TO USE A SAFE DEPOSIT BOX

Besides your family members and pets, what would you grab if you knew a natural disaster would hit your home in five minutes? Those items-anything that would be extremely difficult or impossible to replace-are candidates for a safe deposit box:

- Original copies of insurance policies, stock and bond certificates, titles and deeds, and other leases and contracts.
- Original certificates of marriage, birth, death, citizenship, education, and professional training.
- Rare coins and stamps, special jewelry, medals, negatives of irreplaceable photos, and other valuable collections.
- Inventory of the contents of your home-both in list form and on videotape.

Don't keep original items you may need immediately or in an emergency in a safe deposit box. Because you might need access to these items when we're closed, consider keeping copies in a safe deposit box and give the originals to your attorney:

- Original copies of wills.
- Living wills and power of attorney documents.
- Funeral and burial instructions.

Take an annual inventory of your safe deposit box's contents and store that inventory somewhere other than in the box. Store safe deposit box keys separately from keys to your home and car. Avoid storing them in an envelope with the name of the credit union on it, in case your home is robbed.

As one of our valued Premier Club members, you can receive a 50% savings on a 3" x 5" Safe Deposit Box too.



TRIPS, TOURS & ACTIVITIES

PREMIER CLUB

QUARTERLY



HIGHLIGHT EVENT

ISLANDS OF NEW ENGLAND

September 26, 2008

(Final payment due by July 28, 2008)

Join us on a journey highlighting the natural beauty and traditional charm of New England. Boston's charm will envelop you as you tour Beacon Hill, the Old South Meeting House, Public Gardens, the historic North End, the Old North Church, the U.S.S. Constitution and Faneuil Hall Marketplace. You will also enjoy Providence, "America's Renaissance City" and a tour of the exquisite Vanderbilt Mansion. In Cape Cod you will visit the dry cranberry bogs, see Plymouth Rock and board a reproduction of the Mayflower. Other highlights of this trip include the Cape Cod Dinner Train, Nantucket, Martha's Vineyard, Provincetown, Hyannis and a wonderful New England lobster feast. Your eight day tour includes round trip airfare from Seattle, Hotel Transfers, Air Taxes and Surcharges (subject to increase until paid in full), and your cancellation and waiver insurance.

Cost is: \$2,739 Single occupancy, per person¹
\$2,189 Double occupancy, per person¹
\$2,159 Triple occupancy, per person¹

Discover The French Riviera

November 12, 2008

(Optional 3-Night Paris Post Tour Extension available. Final payment due by September 12, 2008)

The fabulous French Riviera awaits your arrival, complete with elegant coastal resorts, superb dining, fabulous shopping and fascinating museums! Learn the secrets of perfume making with a tour of the Fragonard Perfumerie in Grasse. Then visit the Chagall Museum to see his celebrated collection of paintings. Enjoy a scenic cruise in St. Tropez and view this fashionable resort frequented by movie stars, artists and writers. A panoramic tour of Monaco features the famous Casino of Monte Carlo to round out this exciting adventure. Your eleven day tour includes round trip airfare from Seattle, Hotel Transfers, some meals, Air Taxes and Surcharges (may increase until

paid in full), and your cancellation and waiver insurance of \$150 per person, not included in pricing.

Cost is: \$3,748 Single occupancy, per person¹
\$2,998 Double occupancy, per person¹
\$2,948 Triple occupancy, per person¹

AN OLD FASHIONED COUNTRY CHRISTMAS

December 7, 2008

(Final payment due by October 8, 2008)

Your holiday tour combines some of the most popular destinations at this special time of year! You will tour Longwood Gardens where you will see the famous Christmas flower displays in their huge indoor conservatories, the worlds largest. A visit to the palatial home of James Buchanan will give you an inside glimpse of one of our nation's Presidents. One evening you will enjoy a home cooked Amish feast at the home of an Amish family, providing a true highlight to this holiday getaway. Philadelphia, Brandywine Valley, Wheatland, Amish Farmlands, Founder's Hall, Dutch Apple Dinner Theatre and Hershey's Chocolate World USA round out your destinations. Your six day tour includes round trip airfare from Seattle, Hotel Transfers, Air Taxes and Surcharges (subject to increase until paid in full), and your cancellation and waiver insurance.

Cost is: \$1,939 Single occupancy, per person¹
\$1,639 Double occupancy, per person¹
\$1,609 Triple occupancy, per person¹

ALPINE CHRISTMAS

December 7, 2008

(Final payment due by October 7, 2008)

Happy holidays as you begin your tour in the beautiful city of Innsbruck! Enjoy a guided tour of the town's highlights all set against the backdrop of the lovely Austrian Alps. You will explore traditional European Christmas markets throughout the Alpine region and shop for the famous woodcarvings of Oberammergau, home of the original

Passion Play. Your group will enjoy a panoramic tour featuring the Marienplatz, the Glockenspiel and Olympic Park. A stop at the fairy tale Neuschwanstein Castle awaits you on Day 5 along with a visit to Wies Church, proclaimed a World Heritage Site, before proceeding to Oberammergau. This small town of craftsmen owes its fame to the internationally-known Passion Play which, is performed only once every ten years. Your eight day tour includes round trip air fare from Seattle, Hotel Transfers, Air Taxes and Surcharges (subject to increase until paid in full) and your cancellation and waiver insurance.

Cost is: \$2,499 Single occupancy, per person¹
\$2,199 Double occupancy, per person¹
\$2,189 Triple occupancy, per person¹

MEXICO'S COLONIAL JEWELS

February 21, 2009

(Final payment due by December 21, 2008)

On this tour you will learn the history of Mexico's indigenous Indian cultures when you visit the amazing National Museum of Anthropology. Experience the culmination of dance, music and traditional costumes showcasing Mexico's cultures during an exquisite folklore ballet performance and relive Mexico's charm with a visit to historic San Miguel do Allende ranked as one of the world's top destinations. The history of Mexico's fight for independence comes to life when you visit Guanajuato's famous Granaditas Museum. You will also tour the Hospicio Cabanas for an up-close view of Jose Orozco's famous murals. Other trip highlights include the Pyramids of Teotihuacan, Our Lady of Guadalupe, El Eden Silver Mine, the UNESCO World Heritage Sites and the Tequila Agave Fields. Your twelve day tour includes round trip airfare from Seattle, Hotel Transfers, Air Taxes and Surcharges (subject to increase until paid in full) and your cancellation and waiver insurance.

Cost is: \$3,119 Single occupancy, per person¹
\$2,569 Double occupancy, per person¹
\$2,539 Triple occupancy, per person¹

¹All trip pricing subject to increase until paid in full.

55-ALIVE DRIVER'S SAFETY CLASSES

Held At The Bremerton Sons Of Norway

January 8 & 9

February 12 & 13

March 18 & 19



RESERVATIONS AND INFORMATION

Call a Premier Club Representative to assist you.

(360) 662-2153

or toll free at

(800) 422-5852 EXT. 22153

FRIENDS AND FAMILY ARE ALWAYS WELCOME.

