

## PRIME TIME FOR FINANCIAL PLANNING?

Many of us assume that the services of a financial adviser are most appropriate for people who have more money than they know what to do with, and those who can't make it from one paycheck to the next.

But what if you stand somewhere in between? You meet all your expenses, you have your debts under control, and you've set aside a cash reserve that would carry you through several months should a financial emergency arise. Beyond that, you have additional money that you've begun to invest to build your financial future.

Does this mean you've reached a point in your life when you could benefit from professional financial planning services?

A financial planner can evaluate your overall financial situation--your budget, savings, investments, retirement plans, taxes, estate planning, and insurance--and recommend strategies that will help you reach your financial goals.

To decide if seeing a financial planner would be a wise move for you, Sharon Danes, a professor of family social science at the University of Minnesota, St. Paul, suggests asking yourself seven questions:

- Am I confident about making financial decisions?
- Am I knowledgeable enough to begin my own long-range financial planning?
- Do I know enough about my investment options to work effectively toward my short-term and long-term objectives?
- Do I expect my present income and investment approach to provide for my retirement years?  
Am I comfortable with my level of debt?
- Is my household income less than \$50,000 a year?
- Do I have enough time and knowledge to devote to analyzing my family's financial situation?

If you answered "no" to some of the above, you may be a candidate for professional financial planning advice, Danes says. It's wise to check the education, experience, and credentials of any financial planner you decide to hire. Even if you do use a financial planner, you still need to stay on top of what's going on with your finances. Be sure you understand the planner's advice, and ask questions.

## GOT GRANDKIDS?

Looking for something fun and FREE to do with the grandkids this summer?

Your credit union is proud to sponsor the Free Family Film Festival at the Silverdale and Poulsbo Regal Cinemas this summer. This festival is safe, lots of fun and a great way for you, your grandkids, and families to spend a weekday morning together - FREE! The movies begin at 10:00 a.m. each Tuesday, Wednesday, and Thursday from June 23rd through August 27th.

For even more fun, join several of your Kitsap Credit Union staff members at the Poulsbo Regal Cinema on July 28th and the Silverdale Regal Cinema on August 4th.

For more information and the movie schedule check out the Regal website at <http://www.regmovies.com/nowshowing/familyfilmfestivalschedule.aspx>

Enjoy the shows!



## DIRECTOR'S NOTES

Hello Premier Club Members,

As a member-owned financial cooperative, your opinions matter and hearing from you is paramount for our short and long range planning. There are several ways we proactively seek your opinions and I wanted to share a couple of those with you in this newsletter.

The first is called Quality Loop, which is our newest method of collecting member thoughts and opinions. Each quarter we send a brief survey to a randomly selected group of members who have completed a transaction with us during that quarter. These survey results have already proven beneficial in helping us adjust staffing levels to better serve your needs and to know where we are right on target with the high level of service we endeavor to maintain.

The second formal method is through an in-depth biennial member preference survey. A large number of members are randomly selected to receive this survey and we use the results to ensure our products, delivery systems (branches, ATMs, online services, etc.), and communication channels are meeting your needs both now and in the future.

Of course, we always welcome your thoughts in person, with Comment Cards found at the branch locations, and with cards and letters

We value your membership and count it a privilege to serve you.

Until next time,

Leah Olson  
VP Marketing



## PREMIER CLUB TRAVEL NIGHT

Want to see an overview of our upcoming trips? Your Premier Club, in partnership with Collette Vacations, has scheduled a special Travel Night. Join us on, **Tuesday, October 6, 2009**, to learn about these exciting adventures and see a slideshow of the trip itineraries. A representative from Collette will be on hand to answer questions and provide detailed information about each destination. Refreshments will be served.

For your convenience, we will meet at 6:00 pm. Please call Cathy Brorson at (360) 662-2153 to register. We will highlight trips to:

- **South Pacific Wonders**  
April 12 - 26, 2010
- **Experience The Oberammergau Passion Play!**  
May 27 - June 25, 2010
- **Northern National Parks**  
August 13 - 20, 2010
- **New York**  
September, 2010 (dates being finalized)

## Collette World Connect

Want to get out and see the world? Kitsap Credit Union works with Collette Vacations quarterly to offer you great trips and tours at competitive prices. Now, even if the Premier Club is not coordinating the trip of your dreams, you can receive a 5% discount by booking your travel through Collette Vacations, simply by mentioning Kitsap Credit Union and our special World Connect discount code. Call Cathy at (360) 662-2153 for more information.



# TRIPS, TOURS & ACTIVITIES

## PREMIER CLUB

QUARTERLY



## New York City September 20 – 24, 2010

“Start spreading the news,” because when you arrive in America’s most exciting metropolis for a getaway filled with shopping, sightseeing, endless entertainment and a single hotel stay at the historic Waldorf Astoria Hotel, you’re going to have a lot to talk about! In the cultural treasure trove that is New York City, you’ll also experience the special thrill of two Broadway shows, visit Ellis Island and see “Lady Liberty” up close, and visit the world-famous Metropolitan Museum of Art – experiencing its many fascinating exhibits and collections. A local guide will lead you on a fascinating tour of the “Big Apple”. You’ll see Greenwich Village, the Wall Street district, Little Italy, Chinatown, the Empire State Building, United Nations, the Chrysler Building and other time honored landmarks. And, a memorable visit to Ground Zero is sure to be a moving moment. Your trip includes round trip airfare from Seattle, Hotel Transfers, Hotel Accommodations, many meals, Air Taxes and Surcharges (subject to increase until paid in full) and your cancellation and waiver insurance.

Cost is: \$2,459 Double occupancy, per person

## 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.

in as well, each for a small additional charge. Take in the sights during a hot air balloon ride, glide over the rain forest on the Skyrail Rainforest Cableway, or enjoy a delicious meal aboard the Christchurch Tramway – just to name a few! Your trip includes round trip airfare from Seattle, Hotel Transfers, Hotel Accommodations, many meals, Air Taxes and Surcharges (subject to increase until paid in full) and your cancellation and waiver insurance.

Cost is: \$6,319 Single occupancy, per person  
\$5,119 Double occupancy, per person  
\$5,069 Triple occupancy, per person

## Northern National Parks

August 13 – 20, 2010

(Final payment due by June 13, 2010)

This tour will provide you a relaxing trip through some of America’s most spectacular natural treasures. Visit three of our nation’s outstanding national parks on this great tour: Craters of the Moon, where moon-like landscapes are truly out of this world; the Grand Tetons, where you’ll pass through the Park’s towering range studded with mountain glaciers; and Yellowstone National Park, where you’ll marvel at the unspoiled beauty and watch the Old Faithful geyser erupt. You’ll also enjoy a real cowboy dinner at Bar J Chuckwagon, feed black bears at Yellowstone Bear World, visit Fort Hall, the Idaho Potato Expo, and tour the dramatic Salt Lake and Kennecott Copper Mine. Visit Craters of the Moon National Park and take in the awe-inspiring beauty of the Alpine landscape before traveling to the ski town of Jackson Hole. Your trip includes round trip airfare from Seattle, Hotel Transfers, Hotel Accommodations, many meals, Air Taxes and Surcharges (subject to increase until paid in full) and your cancellation and waiver insurance.

Cost is: \$2,589 Single occupancy, per person  
\$2,139 Double occupancy, per person  
\$2,109 Triple occupancy, per person



## Experience the Oberammergau

### Passion Play!

### (The Imperial Cities Tour)

May 27 – June 5, 2010

(Final payment due by January 1, 2010)

In the early 1600’s, the people of Oberammergau, Germany were seeking reprieve from the Bubonic, or Black Plague. They prayed for God’s protection and because they were spared from the Plague, and in gratitude they began performing the Oberammergau Passion Play – the story of Jesus Christ. The first play was staged in 1634 and has been performed once every 10 years since then. People must live in Oberammergau to be in the play and begin growing their beards and making costumes two years prior to the curtain.

Highlights of this tour include Vienna, Schoenbrunn Palace, Grinzing Evening, Budapest, Mathias Church, Salzburg, Prague, Hradcany Castle, Innsbruck, and the Oberammergau Passion Play. Experience this one-of-a-kind 7-hour event which includes a delicious meal. Your trip includes round trip airfare from Seattle, Hotel Transfers, Hotel Accommodations, many meals, Air Taxes and Surcharges (subject to increase until paid in full) and your cancellation and waiver insurance.

Cost is: \$5,549 Double occupancy, per person  
(Rooms are only offered at the double occupancy rate)

## South Pacific Wonders

### (Australia – New Zealand)

April 12 – 26, 2010

(Final payment due by February 11, 2010)

Your warm-weather tour begins at the gateway to the Great Barrier Reef, an immense series of 2,800 coral reefs which are home to amazingly diverse marine life. You will enjoy exploring in a glass-bottom boat, strolling in the rain forest and relaxing on the beaches. Other highlights of this trip include a gondola ride to dinner in Queenstown, a cruise of the breathtakingly beautiful Milford Sound, and a sheep shearing demonstration during a visit to Canterbury Farmyard in Christchurch! There are many optional mini-excursions you may choose to participate

## 55-ALIVE DRIVER’S SAFETY CLASSES

Held At Kitsap Credit Union’s East Bremerton Branch

July 14 & 15

August 18 & 19

September 22 & 23

Call Cathy at (360) 662-2153 for reservations and details.

## Discover Sedona

November 6 - 13, 2009

(Final payment due by September 1, 2009)

You’ll begin this leisurely tour in sunny Scottsdale, “the West’s most western town.” You’ll also learn about the art of making Native American jewelry and handicrafts and enjoy the beautiful northern Arizona countryside while on the historic Grand Canyon Railway. A “Great Chili Cookoff” is planned for one evening at the Pinnacle Peak Patio where you and your fellow travelers will be divided into two groups with plenty of interesting ingredients available to make a great chili. You never know, your team could win the championship title!

You will enjoy taking in the sights on a trolley tour of Sedona and take part in a chat with a local Native American tribe member. You’ll learn about the tribes of the area, their local histories and modern day life. And finally, you’ll relive the excitement of the Old West aboard a historic train which travels across miles of beautiful northern Arizona countryside to the Grand Canyon. Strolling musicians and western characters combine to recreate train travel as it was in the turn-of-the-century. Other highlights of this tour include Jerome, Verde, Canyon Railroad, Black Bart’s Saloon and the Blazin’ M Ranch. Your trip includes round trip airfare from Seattle, Hotel Transfers, Hotel Accommodations, many meals, Air Taxes and Surcharges (subject to increase until paid in full) and your cancellation and waiver insurance.

Cost is: \$2,689 Single occupancy, per person  
\$2,089 Double occupancy, per person  
\$2,059 Triple occupancy, per person

## Branson Musical Holiday

December 3 - 7, 2009

(Final payment due by October 3, 2009)

This exciting tour is sure to put you in the holiday spirit! Christmas in the Ozarks is like no other; the air is aglow with holiday spirit and cheer! You will enjoy an array of fabulous Christmas performances including Shoji Tabuchi, the incredible Hughes Brothers, Doug Gabriel, Yakov Smirnoff and “Mr. Christmas” himself, Andy Williams. You will experience the Silver Dollar City where the story of a 1892 Christmas unfolds before your eyes. At this wonderful Ozark Mountain village your favorite Christmas stories will come to life. The Story of Virginia, The Greatest Story Ever Told, The Nutcracker and The Yule Log are just a few examples.

You may also choose to partake in an optional cruise on Table Rock Lake aboard a decorated 1890’s paddlewheel riverboat, the Showboat Branson Belle. Your trip includes round trip airfare from Seattle, Hotel Transfers, Hotel Accommodations, many meals, Air Taxes and Surcharges (subject to increase until paid in full) and your cancellation and waiver insurance.

Cost is: \$2,009 Single occupancy, per person  
\$1,709 Double occupancy, per person  
\$1,679 Triple occupancy, per person