

Credit Unions Build a Better World - Celebrate 2012: The International Year of Cooperatives

At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. That difference resulted in Kitsap Credit Union being established as a financial cooperative rather than a bank. Although we don't sell groceries or farming supplies or electricity, we share the same principles as other cooperatives. At a cooperative, you're a member/owner, not a customer.

In order to increase public awareness of cooperatives and promote their formation and growth, the United Nations General Assembly has designated 2012 as the International Year of Cooperatives (IYC) with the theme "Cooperative Enterprises Build a Better World."

As financial cooperatives that stand on social responsibility and economic viability, credit unions play a substantial role in the global cooperative movement. In 97 countries, close to 186 million people are members of credit unions. Credit unions around the world have taken that message to heart and adapted it for their International Credit Union Day celebration on October 20, 2011, which is the launch of the 2012 IYC. Cooperatives address the common goals of their members. Cooperative principles include:

- Voluntary and open membership
- Democratic member control
- Member economic participation
- Autonomy and independence
- Education, training, and information
- Cooperation among cooperatives
- Concern for community.

These principles underscore the cooperative values of self-help, self-responsibility, democracy, equality, equity, and solidarity.

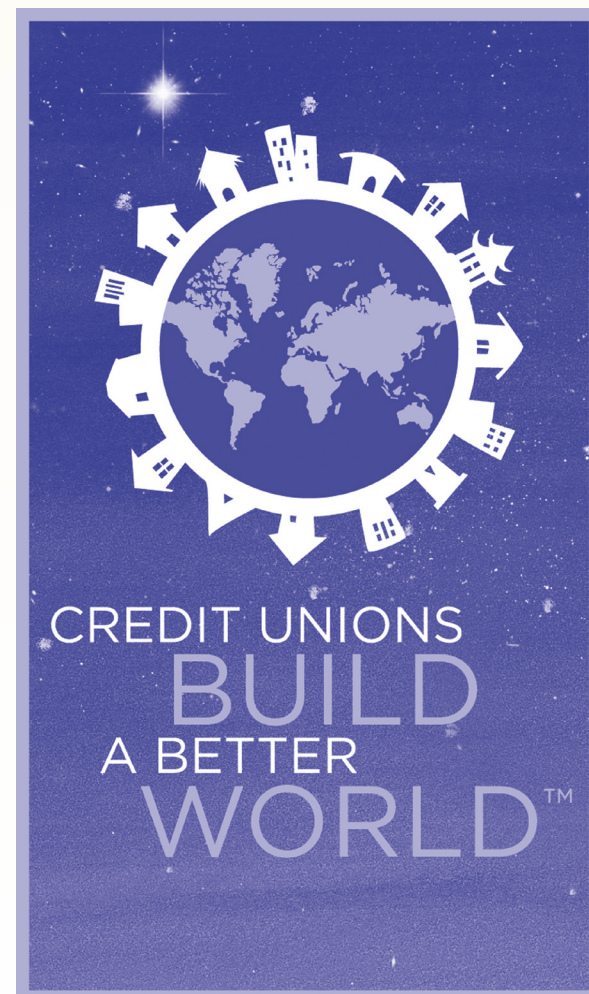
Here are a few examples from the World Council of Credit Unions of how credit unions worldwide are exercising cooperative principles to promote the above values:

- In Mexico, credit union field officers physically take credit union services to the poor in marginalized areas of the country through new handheld technologies, giving them an opportunity and affordable alternative to access financial services.
- Amid the ongoing conflict in Afghanistan, men and women alike are getting the chance to experience democracy firsthand by voting at their local Islamic investment and finance cooperatives (credit unions).
- In Kenya, a credit union with a membership consisting of secondary school teachers offers an HIV/AIDS peer education training program to help members help their communities.

- In Haiti, credit unions have strived to maintain operations in the face of a catastrophic disaster, so that their members have access to the resources they need to begin rebuilding their lives and homes after 2010's devastating earthquake.
- In the U.S., credit unions are committed to providing a safe and affordable alternative to predatory payday lenders. Credit unions are always looking for opportunities to bring affordable services to communities in need.

As financial cooperatives, credit unions are much more than money lenders and holders. Like all cooperatives, we stand for the power of people helping people. Credit unions are prime examples of how the cooperative spirit transforms individuals and advances communities, the first steps toward building a better world.

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Director's Notes

Dear Premier Club Members,

Please allow me to introduce myself. My name is Cathy Brorson and I am your new Premier Club Director. I have worked alongside Leah Olson since 2000, assisting with the AARP Driver's Safety classes, scheduling your trips and tours and helping to manage the day to day Premier Club tasks. I am honored to have the opportunity to work even more directly with you now, and promise to provide the same exemplary service and care that Leah has provided you over the years.

So let's get to know one another! I would like to invite you to join me on **December 15th** for a fun-filled day trip to the **Holiday Festival at Thornewood Castle**. Details of this trip can be found in this newsletter. I'm hoping this will give me the opportunity to meet many of you and get to know you better. I look forward to hearing from you about what you would like to see from your Premier Club. Even if you can't join us on the day trip, please feel free to drop me a note anytime with your ideas and suggestions. I can be reached at:

Cathy Brorson, Premier Club Director
 P.O. Box 990
 Bremerton, WA 98337
 (360) 662-2153

At your service,



Holiday Festival at Thornewood Castle

December 15, 2011

(Must have minimum 10 travelers)

Cost is: \$99 per person

As one of the few genuine private castles in the United States, and the only one on the West coast, Thornewood is not only a world-class historic site, but truly unique. The building of Thornewood was a labor of love. A century ago, pieces from a 400-year old English castle were taken from England, brick by brick and brought to the Pacific Northwest to be included in the building of an authentic traditional English Tudor Gothic castle - Thornewood. The castle boasts a "secret" sunken English garden, rare artwork, 54 rooms, beautifully sculpted fountains, the beautiful loggia, and many other antiques and historical pieces. Thornewood Castle has been used as a location in several films and photo shoots including the haunted mansion in Stephen King's ABC television mini-series, "Rose Red", in "The Diary of Ellen Rimbauer" or in Daniel Day Lewis' film "There Will Be Blood." This tour includes deluxe motor coach transportation from Seattle's Coleman Dock, a delicious lunch at the castle and a guided tour. Our tour company, Alki Tours, is the only tour company allowed to take groups through the castle, so don't miss this great opportunity!

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.

TRIPS, TOURS & ACTIVITIES

All trips include 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, as noted in the individual trip itineraries.

Beijing City Stay

March 6 – 14, 2012

(Final payment due by January 6, 2012)

Cost is: \$2,649 double occupancy, per person

You'll begin your journey in Beijing, the capital of the People's Republic of China. On your first day you will visit the Summer Palace, one of the most noted classical gardens in the world. Then, you're off to the Beijing Zoo, home of the famous pandas, then Tiananmen Square, the largest public square in the world. You'll visit The Forbidden City, which holds five halls, seventeen palaces and more, and has been the home to 24 Chinese Emperors. Top off this evening with Peking duck and a colorful performance of the Peking Opera. The Great Wall, one of the Seven Wonders of the World awaits! You'll visit the Valley of the Ming Tombs, the site of the 2008 Summer Olympics. And, there is more in store. You'll experience Beijing on a traditional rickshaw tour through its narrow streets where you'll then share lunch with a local family in their Hutong home. Four optional tours are available including, the world famous Beijing Acrobatic Show, the Jingshong Cooking School and local market, or you may opt to visit the Lama Temple and Beihai Park, Finally, a tour to Xian, which includes a visit to the Terra-Cotta Warriors Museum.

America's Music Cities (featuring New Orleans, Memphis & Nashville)

April 14 – 22, 2012

(Final payment due by February 14, 2012)

Cost is: \$2,209 double occupancy, per person

Step back in time for a cultural getaway to the "Jazz Capitol of the World" – New Orleans! This soulful city abounds with rich history, mouth-watering Cajun and Creole cuisine, and purely soothing, incomparable music! Enjoy strolling through the famous French Quarter where you'll see the majestic St. Louis Cathedral, one of the city's most recognizable landmarks, the French Marketplace, Pirates Alley, the Cabildo, Presbytere and the Pontalba. This night you will learn to cook Louisiana style at the New Orleans School of Cooking! Your tour continues on and includes the Grand ol' Opry, and Graceland. Following a tour of the Ryman Auditorium, you'll embark on a panoramic tour of the city, highlighting the State Capitol, Music Row and the Parthenon – a full scale replica of the

Athenian original! The Live Jazz Revue, a tour of the historic RCA Studio B and the Country Music Hall of Fame are also included. You can kick up your heels on your final night at the famous Wildhorse Saloon with its 3,300 square foot dance floor too!

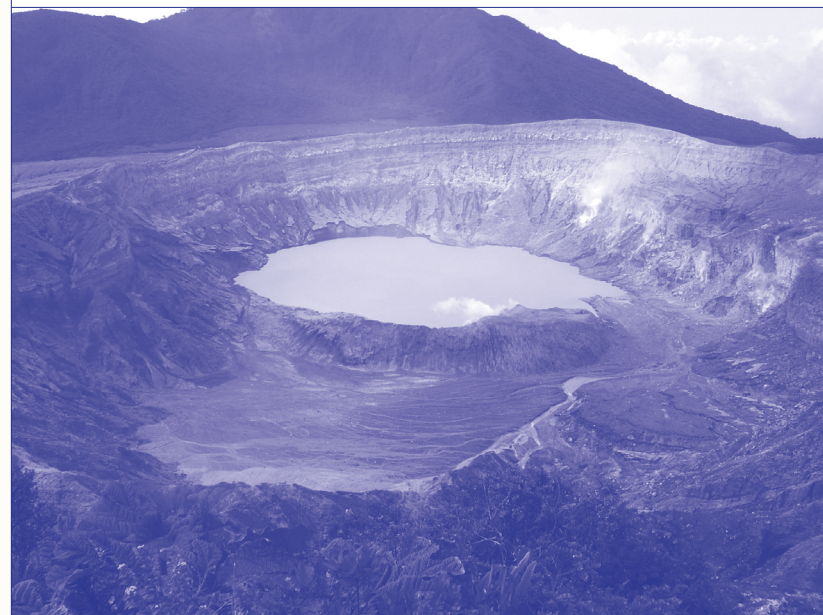
Tropical Costa Rica

October 13 - 21, 2012

(Final payment due by June 13, 2012)

Cost is: \$2,549 double occupancy, per person

Lush forests and stunning waterfalls...rumbling volcanoes and endless coastlines - Costa Rica is truly a slice of paradise! You'll begin your tropical adventure with a tour of the Doka Coffee Estates in the verdant countryside of the Central Valley, world renowned for its coffee. Enjoy some leisure time at Tamaridno Beach and a nature walk through the Monteverde Cloud Forest, the home to the endangered quetzal, a rare jewel-toned bird. You'll then visit the hanging bridges and butterfly gardens at Selvatura Park as well as a performance of traditional music and dance presented by children in the community that evening. The next day you will travel to Tierras Morenas and visit a local school where you'll learn about the educational system of this small farming community. Then, it's on to Arenal, a local volcano for a cruise on Lake Arenal, the largest and most important lake in Costa Rica. This volcano has been generating lava for the past 30 years and provides some breathtaking views. Embark on a Cano Negro guided river boat trip where you may see all kinds of wildlife including crocodiles, river turtles, sloths, exotic birds and rare butterflies. You will enjoy a leisurely ride through the countryside to Paos Volcano, a powerful symbol of the geothermal forces that formed Costa Rica. Its crater is 1,050 feet deep and a mile wide, making it the largest active crater in the world!



Colors of New England

October 6-13, 2012

(Book now and save \$100 per person!)

Cost is: \$2,814 double occupancy, per person

You'll begin this charming and vibrant tour in historic downtown Boston on a sightseeing tour that features Old South Meeting House, Public Gardens, Old North Church, Beacon Hill and the U.S.S. Constitution. You'll shop at the famed Faneuil Hall Marketplace, bustling with street performers and colorful kiosks of local handiwork. Then you'll ascend to the Skywalk Observatory where you'll behold breathtaking 360-degree panoramic views of the Greater Boston area and beyond. Departing Boston you'll head to Maine, known for its stunning rocky coast. While there, you will also visit Freeport and Bar Harbor, stopping at the Penobscot Narrows Bridge and Observatory, one of only three such bridge observatories in the world. You will get a birds-eye view of the Maine coast from a 420 foot tower! This tour wouldn't be complete without an authentic Downeast Maine Lobster Bake too! The Abbe Museum, Acadia National Park, Pineland Farms, North Conway, Quechee Gorge, the Bennington Battle Monument and Museum, Hildene House and a fun tour of the Honora Winery, complete with cheese and wine pairings and a wonderful dinner are also included in this memorable tour!

California New Year's Getaway featuring the Tournament of Roses Parade

December 29, 2012 – January 5, 2013

(Book now and save \$150 per person!)

Cost is: \$2,449 double occupancy, per person

Ring in the New Year in style with Collette's ever-popular tour featuring the Tournament of Roses Parade! You'll begin your tour in Pasadena for a day combining the excitement of the season with fun-filled activities including a once-in-a-lifetime opportunity to view the floats in their final stage of decorating. Next, attend Bandfest featuring select bands from across the country that will perform in the parade, giving you the chance to see these talented musicians, dancers and auxiliary performers in action. Ring in the New Year at the New Year's Eve Gala Dinner Dance with live entertainment and a champagne toast. You will be in the middle of the fun, along with one million other spectators along the parade route on New Year's Day. As Collette's guest, you will enjoy reserved seating for prime viewing before returning to Long Beach to enjoy some leisure time. Top off this exciting day with another evening of spectacular live entertainment. . . a private, Legends in Concert show. The excitement continues as you travel via deluxe motor coach, to Las Vegas, the entertainment capital of the world! Lots of leisure time is provided once in Vegas for you to enjoy the varied sights, tastes, and entertainment options! Don't miss out on this total entertainment package to kick off the New Year!

Premier Club Travel - A World of Possibilities!

Whether you're hungry for exotic adventure, stateside attractions, a bit of history, or just an entertaining getaway, your Premier Club, in partnership with Collette Vacations, has some exciting new trips scheduled throughout 2011 and 2012! And, we've scheduled a special Travel Night event so you can preview these exciting adventures. Join us on, Tuesday, December 6th, to learn about various destinations and view a photo slideshow of each trip itinerary. A representative from Collette will be on hand to answer questions and provide detailed information about each destination. A drawing will be held for those in attendance for a chance to win some special travel goodies too! Refreshments will be served.

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

- **Beijing City Stay**
March 6 -14, 2012
- **America's Music Cities**
April 14 – 22, 2012
- **Tropical Costa Rica with optional 3-Night Jungle Adventure**
October 13 – 21, 2012
- **Colors of New England**
(Book now and save \$100 per person!)
October 6-13, 2012
- **California New Year's Getaway featuring the Tournament of Roses Parade**
(Book now and save \$150 per person!)
December 29, 2012 – January 5, 2013

55-Alive Driver's Safety Classes

October 11 & 12
November 8 & 9
December 13 & 14