



14 years after her start as a KCU Student Intern, Shaleen is well-recognized in our Bremerton location for her trusted advice and financial expertise—helping members reach their goals one step at a time.

### Kitsap Credit Union In Our Community

- |         |   |         |  |
|---------|---|---------|--|
| June 6  | CKFR Kid's Day                                  | June 20 | Juneteenth Celebration                             |
| June 6  | Gig Harbor Maritime Gig Festival & Parade       | June 20 | Latricia Mathis Memorial Walk for Sickle Cell      |
| June 6  | Girls On The Run/CKHS Alumni Cougar Prowl 5k    | July 3  | Poulsbo 3rd of July Fireworks                      |
| June 17 | Health Care Hero's Awards Dinner                | July 4  | Bainbridge Youth Services 4th of July Fun Run      |
| June 19 | NK Rotary Charity Golf Tournament               | July 4  | Kingston 4th of July Parade                        |
| June 20 | C.A.S.T. Foundation Fishing Kids at Island Lake | July 5  | Tacoma Narrows Airport Freedom Fair Wings & Wheels |

## Get More Value From Your Checking Account Gold Checking

Kitsap Credit Union is about you, not profits. That's why we offer a variety of free checking accounts with easy access, convenience, and security—including a special high dividend checking account that rewards you for things you're probably already doing.

### Earn 1.50% APY<sup>1</sup>

#### Gold Checking Account Holders Benefit From:

- 1.50% APY on balances up to \$15,000<sup>2</sup>
- Fee-free access to 30,000 no-surcharge ATMs nationwide through the Co-op Network
- Fast, secure, and FREE online and mobile banking, and bill pay
- No monthly fees
- No minimum balance requirements

#### To Qualify For Gold Checking Account Benefits:

- Make twelve non-ATM debit card transactions per month;
- Receive your statements electronically, and have at least one direct deposit, automatic payment, or bill pay transaction post each month.

If you currently have a Classic Checking Account with Kitsap Credit Union, it's easy to make the switch to Gold Checking. Live chat with us through your online banking, stop by any branch location, or call us and let us know that you would like to change to Gold Checking. We'll take care of the rest.

Learn more about Gold Checking on our website at [kitsapcu.org](http://kitsapcu.org); we have added a list of Frequently Asked Questions to the "Save" tab. Or, give us a call and we would be happy to answer your questions at (800) 422-5852.

1. APY refers to Annual Percentage Yield. Minimum to open account is \$25.

2. Gold rate paid on balances between one penny and \$15,000, and stated rate paid on the portion of the balances above \$15,000 each cycle the qualifications are met. Up to \$25 in ATM fee refunds nationwide each cycle qualifications are met. If you do not meet the qualifications per cycle, your account will still function as a free checking account earning the Base Rate; however, it will not receive ATM fee refunds for that time period. Rates are subject to change. Minimum to open account is \$25. No minimum balance required and no monthly service charge. Available to personal accounts only. Gold Checking accounts are limited to one per Taxpayer Identification Number (Social Security Number, Individual Taxpayer Identification Number).



# Love us. Share us. share \$100 when you refer a friend

**Love us** for our great rates, low fees, and our commitment to community. As a community co-op, we can do more for you, and our communities together.



**Share \$100** when you invite a friend or family member to join Kitsap Credit Union by opening a Savings and Gold Checking Account now through August 15. You'll each receive \$33 deposited into your savings at account opening. We'll also donate \$34 to your local animal shelter supporting homeless pets.

**1** Print the full name and phone number associated with your account:

\_\_\_\_\_  
Name (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
Phone Number

**2** Hand off this form to a friend or family member with their printed name:

\_\_\_\_\_  
Invitee

**3** Once their account is open we'll deposit \$33 into each of your accounts and send your local animal shelter \$34.

An eligible referral requires a current member and a new member. New members must be 18 years of age and meet Credit Union membership eligibility and account opening requirements. APY refers to Annual Percentage Yield. Regular Savings APY is .01%. Minimum to open a savings account is \$5.00 and a minimum average daily balance of \$25.00 is required to earn the APY. Gold Checking APY is 1.50%. Minimum to open a Gold Checking account is \$25.00. No minimum balance required to earn the APY. Rates are current as of June 1, 2015 and are subject to change. Offer is for a limited time only. \$33 bonus deposited at account opening. \$34 Donations will accrue and be divided between Center Valley Animal Rescue of Jefferson County, Kitsap Humane Society, the Prison Pet Partnership of Gig Harbor, and Mason County's Sunrise Equine Rescue after August 15, 2015. Federally Insured by NCUA.

# Seven Steps To Financial Success For New Grads

It's graduation season, a time of excitement and new possibilities. The financial decisions graduates make now will have a big impact on the future. Here are seven steps to make sure you (or the graduate in your life) are headed in the right direction.

- 1 Pay yourself first.** Get into the habit of saving money regularly, even if it's only a small amount at first. Using direct deposit, payroll deduction, or other automatic transfers at Kitsap Credit Union can put savings on autopilot.
- 2 If you have them, start paying off student loans.** Figure out how much you owe and how much you can afford to pay each month. The College Board recommends payments not exceed 10% to 15% of gross monthly income. Pay loans on time and if you know you're going to be late on a payment, contact your lender immediately—before the due date.
- 3 Manage credit card debt.** It seems pretty basic, but resist the urge to charge more than you can pay off monthly. That way, you can build a good track record that will help you qualify for the best loan rates when the future need arises.
- 4 Develop a spending plan.** Track all expenses and income using a financial management tool, such as Finance Works, available free with Kitsap Credit Union online banking. You can easily see where your money goes and can adjust your spending and savings accordingly.
- 5 Decide where to live.** Housing likely will be your biggest expense so make sure you can afford the monthly payments plus all the extras such as water, sewer, garbage, and renter's insurance. Consider finding a roommate to share expenses.
- 6 Start saving for retirement.** By getting started early, you'll not only develop good financial habits, you'll be better prepared for the type of lifestyle you truly want to live in retirement. We have investment experts on staff who can help you get started.
- 7 Set goals.** Make a list of goals you want to reach within the first six months after graduating. Measure achievements along the way, and change goals as your career advances.

And remember, we are here to provide the services and support you need as you get started and move through life. Stop by or call today at (360) 662-2200, or (800) 422-5852.



## KCU Seeking New Supervisory Committee Members

As a financial cooperative, we are governed by a volunteer Board of Directors. Directors are selected from among our members to represent the best interest of the entire membership.

One of the functions performed by the Board of Directors is to appoint interested Kitsap Credit Union members to the Supervisory Committee, which oversees the internal audit processes and ensures that management practices, policy and procedures are sufficient to safeguard member and credit union assets.

### JOIN OUR TEAM!

**The Board of Directors is currently seeking Kitsap Credit Union members interested in serving as a volunteer on the Supervisory Committee.**

Experience in finance, business/personnel management, planning, information technology, and related fields is beneficial but not required.

Interested Kitsap Credit Union members should submit a letter of interest no later than July 15, 2015, including a brief chronological resume of employment or applicable experience to:

**Gary Baker, Chair**  
Supervisory Committee  
Kitsap Credit Union  
P. O. Box 990 | Bremerton, WA 98337



## Free Financial Workshops

Whether you're new to the world of personal finances or want to brush up on your skills, you're invited to attend our FREE financial workshops. Attend one or all of the following 90-minute topics.

 **Psychology Of Spending**  
June 10

 **Solving The Mystery Of Credit Reports**  
June 17

 **First Time Homebuyers**  
June 24

Learn more or register at [kitsapcu.org](http://kitsapcu.org), click on the "Services" tab, then select "class signup." Or, call our Outreach Coordinator, Cathy Brorson at (360) 662-2153.