

Retirement Age On The Rise

Most of today's workers don't know that the retirement age for full Social Security benefits, which had been 65 for many years, is now on the rise.

The age change in Social Security retirement benefits does not affect people born before 1938; however, those born after are subject to a gradual age increase to receive full retirement benefits, until the final age is 67. For example, for those born in 1938, the full retirement age increases from 65 years to 65 years and 2 months; for those born in 1950, the age increase is to 66 years; and those born in 1960 have a full retirement age of 67. See ssa.gov for complete details.

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You can leave the labor force at whatever age you choose, but under current law, you can't collect Social Security until age 62, at which you lose a fraction of the full retirement benefits. Under the current regulations, the later you were born, between the years 1938 and 1960, the more money you lose by retiring early.

How can you retire early and not depend on Social Security? Start saving for retirement now. The sooner you start, the more money you'll have when you retire. Talk with someone at Kitsap Credit Union today about the best options to save for retirement.

Con Artists Go Online To Snare Your Savings

Crooks know a good thing when they see it. Cyberspace has transformed legitimate business, but it also has given con artists a new medium to conduct age-old scams in new ways.

Traditional work-at-home schemes such as making handcrafts or stuffing envelopes have been replaced by offers to "use your home computer to make money fast in your spare time." Other online scams encourage unsuspecting consumers to invest in communications technologies such as "900" number telephone services with false promises of high returns and low risk.

Be skeptical of online advertising that overstates product effectiveness (for example, "cures some forms of cancer," "lowers weight," "improves age spots"). If the ad says "your principal is guaranteed" or there are claims of "inside"

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information, you can be sure it's a scam.

The National Consumers League, Washington, D.C., reminds consumers never to give personal information online unless you have checked the reputation of the business.

Know the tip-offs to fraud: hyped up claims of product effectiveness or high earnings, promises of cheap stocks making high returns, or ads for exotic investment promotions such as ostrich farming or gold mining.



BE HEALTHY VIP Premier Pass

August 10, 2013
Costco Wholesale In Silverdale
(no membership required!)



Present this pass at the door when you arrive.

Elder Investment Fraud And Financial Exploitation Seminar

Mark your calendar for Tuesday, September 17th. We will be partnering with the Bremerton Senior Center and the Department of Financial Institutions to again offer a free seminar on elder fraud and general identity theft – including a self assessment you can take that helps determine how vulnerable YOU are to becoming a victim of identity theft. Call Cathy Brorson at (360) 662-2153 to register!



Dear Premier Club Members,

Your Premier Club has some exciting events planned as we move into the summer and fall months that you won't want to miss! As your member-owned financial cooperative, we keep your financial health in mind, and it's with that same commitment that we've devoted this issue to things that promote your physical and emotional health too.

Be sure to join us August 10th from 10:00 a.m. to 3:00 p.m. at Costco Wholesale in Silverdale, (no membership required!) for Kitsap Credit Union's free "Be Healthy" Day. Your friends are welcome too! Just cut out the "Be Healthy" V.I.P. Premier Pass in this newsletter and present it at the door when you arrive. You will receive *Premier* treatment and have free access to:

- Hearing Exams
- Cholesterol Checks
- Blood Pressure Tests
- Diabetes Information
- Prescription Discounts
- Eyewear Discounts
- Flu Shots Available (for \$16.99, per person)
- Free Product Samples, And More!

And, if you haven't already done so, this would be a great time to take advantage of the exciting day and extended trips we've got lined up! 2014 is the 70th anniversary of the D-Day landings and we have a very special trip planned to commemorate our military history. Don't miss this one of a kind opportunity! And for those of you that already have sugar plums dancing in your heads, now's the time to secure your Leavenworth Snow Train tickets! This is a magical day trip that perfectly captures the excitement of the season but sells out fast!

As always, your Credit Union is here to assist you, and we thank you for your continued membership, it's valued!

Until next time,

Cathy Brorson,
Premier Club Director
Kitsap Credit Union

(360) 662-2153
cbrorson@kitsapcu.org



Join Us For Dinner And A Movie!

We've scheduled a special evening so you can preview some exciting new adventures! This quarter we're offering a special trip in remembrance of the upcoming 70th anniversary of the D-Day landings.

So if it's excitement, history, entertainment or pure relaxation you're seeking – Premier Club, in partnership with Collette Vacations, has some exciting new trips scheduled through 2014!

Join us on, **Tuesday, September 3, 2013** to learn about various destinations and view a photo slide show of each trip itinerary. A representative from Collette will be on hand to answer questions and provide detailed information about each destination, and a light dinner 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:

- **Islands of New England**
June 6, 2014
- **Memorials of War – Paris and Normandy – 70th Anniversary of D-Day Landings**
August – September 2014 – dates being finalized
- **Albuquerque Balloon Fiesta**
October 6, 2014

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



Only Have A Day To Get Away?

ALL day trips include deluxe, round-trip motor coach transportation from the Seattle Ferry Terminal, as well as other special features as noted in the individual trip itineraries. Full payment is due upon registration. Minimum of 10 travelers required per trip.

Chuckanut Bay Cracked Crab Cruise

August 7, 2013

Cost: \$99, per person

Enjoy a fun day as you head to Bellingham where you'll board the Viking Star for a historic cruise of Bellingham Bay. The Viking Star has large viewing windows and ample outside deck space to take in the beautiful views. On board, indulge in a mouthwatering feast with Northwest's finest Dungeness crab, baked chicken, broccoli salad, old fashioned potato salad, locally baked French bread and for dessert – luscious key lime cheesecake. Yum-o!

Long Beach International Kite Festival

August 21, 2013

Cost: \$94, per person

This Washington State extravaganza boasts skies ablaze with color, high flying action and choreographed movement. Washington's Kite Festival draws famous kite fliers from all around the world, and lots of awed spectators, many of which participate in the fun with their own kite flying adventures. In Long Beach, enjoy lunch on your own.

Wine Stomp

October 5, 2013

Cost: \$94, per person

Leave the driving to the tour company as you head over Chinook Pass to see Yakima's great wine harvest. Along the way, enjoy lunch at Whistlin' Jacks Lodge. Located in the mountains along the Naches River, this is one of the most unique places you will ever dine. After lunch, you'll continue east to see the workers harvest grapes in the fields and sample some of Washington's finest wines.

The Seattle Men's Chorus At Benaroya Hall

November 29, 2013

Cost: \$99, per person

With their unique blend of song, dance and campy comedy, Seattle's OTHER holiday tradition, Seattle Men's Chorus (SMC) heats things up when they take the stage for their annual holiday concert. Adding some sizzle to traditional holiday tunes with the use of Benaroya Hall's star-feature, the Watjen concert organ, SMC takes you on an exotic journey with festive songs from south of the border, Hawaii, and other tropical locales. So forget the chill and swaddle yourself in the feel good warmth of SMC this season! Your entertainment includes dinner and orchestra seats too!

Leavenworth Snow Train

December 7, 2013

Cost: \$179 Coach, per person • \$219 Premium, per person
\$269, Dome Car, per person

This trip fills up fast so book your seats early! This is the ONLY day-trip to the winter wonderland of Leavenworth to see the annual Tree Lighting Festival. On your departure, you will board the train to enjoy a catered continental breakfast, onboard entertainment including strolling musicians, magicians and of course Santa. Near the 4000 foot summit, the train will transit Cascade Tunnel – the second longest in North America. There is no place like Leavenworth during the Christmas season. The town is dressed to the hilt for Christmas with chestnuts roasting on an open fire, carolers strolling in the streets, food booths, sleigh rides, local crafts, outdoor entertainment and more! At dusk, everyone gathers to sing "Silent Night" and witness the lighting of the village as it is transformed into a magical sea of lights. You'll then re-board the train for a cozy trip home. A catered dinner is served on the return trip and the entertainment will continue. Don't miss this breathtaking display of lights!

ALL Collette trips include round trip airfare to/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.

Heart Of The South

March 30 – April 6, 2014

Cost: \$2,169, per person, double occupancy

Welcome to America's most inviting cultural region. Highlights you'll enjoy on this tour include a panoramic tour of New Orleans with a local guide throughout the French Quarter and an elegant dinner at the Court of Two Sisters, one of New Orleans' most famous restaurants. You'll also visit the St. Louis Cathedral, bustling French Marketplace, Pirates Alley, the Cabildo, the Presbytere and the Pontalba. Hot beignets at Café Du Monde, a spicy tour of the McIlhenny Company Tobasco Factory, Martin Accordions and a fab dinner at Pont Breaux/s Cajun Restaurant featuring famous Cajun cookin', with live entertainment is a must! Then you're off to Cajun Country! You'll visit Vermillionville, a 23-acre living history museum and folk life park showcasing Cajun and Creole heritages; you'll cruise along the eerie bayous and through the Atchafalaya Basin and see the swamp! To cap off your trip, you'll enjoy a tasty dinner and a lesson in Cajun cuisine at the Accidental Chef Cooking School! You'll come home with a new appreciation for the South!

Islands Of New England

June 6, 2014 (Book Now and save \$100 by May 6, 2014)

Cost: \$2,524 per person, double occupancy

New England's miles of sandy beaches, majestic coasts and rolling surf invite relaxation. The islands of New England tour spends eight days exploring New England's charms, from the cobblestone streets of Nantucket to a traditional cranberry bog. Step back in time at Plimoth Plantation. Enjoy a lobster feast and a gourmet meal on the Cape Cod Dinner Train. Visit Boston, Providence, the Gilded Age mansions of Newport, the lively artist colony of Provincetown and the beautiful islands of Martha's Vineyard and Nantucket.

Memorials Of War: Paris And Normandy

August – September 2014 (dates and prices being finalized)

This tour is one-of-a-kind and one you won't want to miss! This will be the 70th anniversary of the D-Day Landings. Join us for an up close and personal tour back through military history as we visit these historic sites.



Albuquerque Balloon Fiesta

October 6, 2014 (Book now and save \$100 by May 6, 2014)

Cost: \$2,499 per person, double occupancy

Up, up and away! This is an experience NOT to be missed! The Albuquerque Balloon Fiesta has grown into one of the world's most photographed events. Set in New Mexico, a place diverse in culture and scenic beauty, the Fiesta is simply one of the most spectacular displays of sound and color you are ever to witness. This exciting journey also includes time in Albuquerque and Santa Fe, two culturally rich cities. Visit the unique shops and restaurants of Old Town Albuquerque. Wind through the stunning Turquoise Trail. Set out on a walking tour of Santa Fe that highlights the St. Francis Cathedral and the end of the Santa Fe Trail. And, enjoy a wonderful experience at the Santa Fe School of cooking!

AARP Driver's Safety Classes

August 6 & 7 • September 10 & 11 • October 8 & 9