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 video/DVD.

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. And, store safe deposit box keys separately from keys to your home and car. Avoid storing them in an envelope with the name of the store safe deposit box separately from keys to your home and store that inventory somewhere other than in the box. And, store safe deposit box keys separately from keys to your home and car. Avoid storing them in an envelope with the name of the store safe deposit box.

Dear Premier Club Members,

Spring is here! There’s freshness in the air, and beautiful flowers are beginning to poke through the dead leaves of fall. This time of year I go through my cupboards and closets and clean out the old stuff - to give myself a fresh start too! This year, I’m doing the same with my finances and important documents, to take a fresh look at my future financial plans and objectives, and to ensure I have everything in order. Remember, as a Premier Club member, one of your benefits is a discount on your safe deposit box. If you don’t already have one, stop by one of our branches to learn more.

We have some wonderful, one-of-a-kind tours featured this quarter too, so as you’re making future plans, please be sure to review those destinations! Happy Spring!

Until next time,

Cathy Bronson,
Premier Club Director
Kitsap Credit Union
(360) 662-2153
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Join Us For The Kitsap Great Give!

The Kitsap Great Give is a 24-hour online giving event, hosted by the Kitsap Community Foundation, in which the public may participate. Every donation made to a local non-profit that day will receive extra dollars from a bonus pool of funds provided by generous sponsors.

On May 5, 2015, anyone can go to the Kitsap Great Give website, hosted by the Kitsap Community Foundation, and donate to as many participating non-profits as they wish, as many times as they wish. Kitsap Credit Union is a proud sponsor of this great day of philanthropy in Kitsap County, won’t you join us?

Ask For The Senior Discount

Whether you’re making trip reservations or ordering a meal, ask for the senior discount. You usually save at least 10%, and you don’t always have to be 65. Although you can join AARP at age 50 for $16 a year, you don’t need to join any organization to get the senior rate. Just show proof of age. Requirements vary—some retailers set the minimum age at 55, others at 62. For example, it’s age 62 for the National Park Service’s $10 entry fee.

Visit a variety of Web sites for discount specifics. Here are just a few:

- 50-PlusFun (frugalliving.about.com)
- Senior Discount Directory (frbo.com)
- Grayson Club (evergreenclub.com)
- Seniors Vacation and Home Exchange (seniorshomeexchange.com)
- Access Travel Center (accesstravelcenter.com/hotels.cfm)
- Elderhostel (elderhostel.org)
- Amtrak (amtrak.com)
- Greyhound (greyhound.com)
- Rail Canada (viarail.ca)
- AARP (aarp.org)
- For Rent-by-Owner (frbo.com)
- A publication of Kitsap Credit Union April, May, June 2015

Happy Spring!

You’re hungry for exotic adventure, stateside attractions, a bit of history, or just an entertaining getaway, your Premier Club, in partnership with Collette, has some exciting new trips scheduled in 2015-2016!

Join us on, Tuesday, June 2nd, to learn about our upcoming trips, view the spectacular destinations, and receive day-by-day itineraries of each trip. Our representative from Collette will be on hand to answer questions and provide detailed information about each destination. A light dinner will be served. For your convenience, we will meet at 6:00 p.m. Please call Cathy at (360) 662-2153 to register. We will highlight the following trips:

- Mysteries of India
  January 21 - February 4, 2016
  With optional 3-night Dubai Pre-Tour Extension, and or with optional 4-night Nepal Post-Tour Extension

- Spectacular South Africa: Culture & Nature
  February 4 - 17, 2016
  With optional 3-night Dubai Pre-Tour Extension, and or with optional 3-night Victoria Falls Post-Tour Extension

- Italian Vistas
  March 7 - 9, 2016

- Spain’s Costa del Sol & The Portuguese Riviera
  October 20 - November 1, 2016

We've scheduled a special evening so you can preview our upcoming trips, view the spectacular destinations, and receive day-by-day itineraries of each trip. Our representative from Collette will be on hand to answer questions and provide detailed information about each destination. A light dinner will be served. For your convenience, we will meet at 6:00 p.m. Please call Cathy at (360) 662-2153 to register. We will highlight the following trips:

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Welcome to Delhi, India’s capital city! This tour is packed full of excitement and exotic adventure! Highlights of this magnificent tour through India include a sightseeing tour of Old Delhi by rickshaw, Humayun’s tomb, the India Gate war memorial, Parliament and the palatial Rashtrapati Bhawan. Take a quick flight to Udaipur, your gateway to Rajasthan, Udaipur, the Sahelion-ki-Bari, and the Garden of the Maids of Honor. Enjoy a beautiful cruise along Lake Pichola, the Jag Mandir Palace and Sahelion-ki-Bari, and the Garden of the Maids of Honor. Enjoy a home-hosted dinner. See Ranthambore National Park, Project Tiger’s efforts at conservation, and a game viewing drive by canter, an open air vehicle, to round out the next day.

Reserve, enjoy a lagoon cruise, the Knysna Heads and then picturesque resort town of Knysna. Visit the Featherbed Nature Reserve and the legendary Bridge of Sighs. In the resort town of Stresa, enjoy the breathtaking Italian Lakes District. Cross into Switzerland and the breathtaking Italian Lakes District. Cross into Switzerland and the lakeside resort of Locarno for some excellent shopping and charming cafes.

Other highlights of this tour include Stellenbosch, a wine and chocolate tasting, Cape Town, a thrilling cable car ride, and Table Mountain. The views of Cape Town, Robben Island and Lion’s Head will leave you breathless! Also enjoy stops at the Malay Quarter and the Milkerton Lighthouse, Cape Peninsula, Cape Point and penguins at Boulder’s Beach. Explore the Kirstenbosch Botanical Gardens, try the Djembe Drums and participate in a soothing hand washing ceremony before a traditional African dinner to top off this one-of-a-kind trip!

Ciao, Italy! Come enjoy all that Italy has to offer! Highlights of this enchanting tour include Classical Rome, the Piazza Venezia, the Roman Forum, the Circus Maximus and the Arch of Constantine, the Colosseum, the catacombs – the mythic Pantheon and the Piazza Navona. Optional trips to the Vatican City, Vatican Museums and St. Peter’s Basilica are also available. Journey to the Bay of Naples, the ruins of Pompeii, and Sorrento. A scenic boat ride ends at the Isle of Capri, Avacapri, and the world-famous piazzetta. Explore the chic boutiques, lush vegetation and outdoor cafes. Then it’s on to Tuscany, Florence, the Academy Gallery, and see Michaelangelo’s magnificent sculpture of David. See the Piazza del Duomo, the Cathedral of Santa Maria del Fiore, the Piazza della Signoria and Palazzo Vecchio, and the famous Gates of Paradise on the Baptistry of St. John. Visit the ancient maritime Republic of Pisa and the famous Leaning Tower. Stop at a Tuscan winery and farm, sample various wines and cross the Apenine Mountains en route to Venice where 127 islands are connected by latticework of 150 canals and 400 bridges. Board a boat for Murano Island, a glass-blowing demonstration, and then head to St. Mark’s Square, the Basilica, Doge’s Palace and the legendary Bridge of Sighs. In the resort town of Stresa, enjoy the breathtaking Italian Lakes District. Cross into Switzerland and the lakeside resort of Locarno for some excellent shopping and charming cafes.

Welcome to Madrid! This tour offers the best of Costa del Sol and the Portuguese Riviera! Highlights of this fantastic tour include the Puerta del Sol, Plaza Mayor, and the Prado Museum. Enjoy a high-speed train to the Moorish city of Cordoba, the Mezquita, historical Jewish quarter and Costa del Sol. Its sandy beaches, promenades and traditional cafes await you! Take a trip to Granada, the world-famous Alhambra, then arrive in Ronda, Andalucia. See the 18th-century Puente Nuevo, El Tajo Gorge, the La Alamedin Park and then on to Seville. Take a trip to Seville, the ornate cathedral, the Giralda Bell Tower, Santa Cruz Quarter, the Plaza de Espana, and the beautiful Maria Luisa Park. Then depart Spain through the Portuguese countryside to Azeitao, for wine tasting. Arrive in Cascais and the Portuguese Riviera. Tour Lisbon, the Moorish Alfama Quarter, Jeronimo’s Monastery, the Monument to the Discoveries, and the impressive Belem Tower. Visit the impressive Mafra Palace and Monastery, one of the largest Baroque buildings in Portugal. Then tour the Baroque Library, and explore the fishing village of Encerra. Continue on to Sintra for specialty shops filled with Portuguese handicrafts. Travel Portugal’s Silver Coast full of sleepy villages, rich vineyards and century old castles. Stop in Obidos, protected by medieval city walls. A visit to Nazare, Fatima, and the world-famous Marian pilgrimage site will round out your tour. Don’t miss this incredible adventure!