



# + L6NHB E:K:CIG ,>CI>IN&>H>H

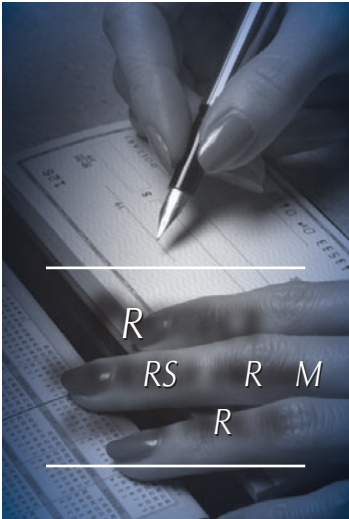
>YZci^in i]Z[i Xdci^cjZh id WZ dcZ d[ i]Z [VhiZhi \gdl^c\ Zh ^c i]Z Xd^icign! V[[ZX  
bVcn Vh . b^aa^dc 6bZg^XVch ZVX] nZVg# =ZgZ VgZ + h^b^gZ XVji^dch ndj XVc iV^  
ndjg g^h^/

„ H]gZY Vcn jccZZYZY YdXjbZcih XdciV^c^c\ eZghdcVa ^c[dgbVi^dc#  
„ K^hNi#VccjVaXgZY^ibZieddg#XZg Xde^Zh d[ ndjg XgZY^dcXZ V nZVg#  
GZk^ZI i]Zb XVgZ[jaan#  
„ JhZ jc^fjZ eVhhldgYh [dg ndjg 6IB 8VgY VcY dca^XcZiV [jVi IdjaY WZ Y^[\A  
id \jZhh#  
„ 8]ZX` ndjg bdcilan hiViZbZcih [dg jcVji]dg^oZY X]Vg\Z  
„ 9d cdi \^kZ dji eZghdcVa dg AcVcX^Va ^c[dgbVi^dc Wn g ZbV^a jcaZhh ndj ^  
i]Z XdciVXi VcY ndj VgZ XZgiV^c I]d ndj`gZ YZVa^c\ I^  
„ 9d cdi aZVkZ dji\d^c\ bV^a ^c Vc jcadX`ZY bV^aWdm#

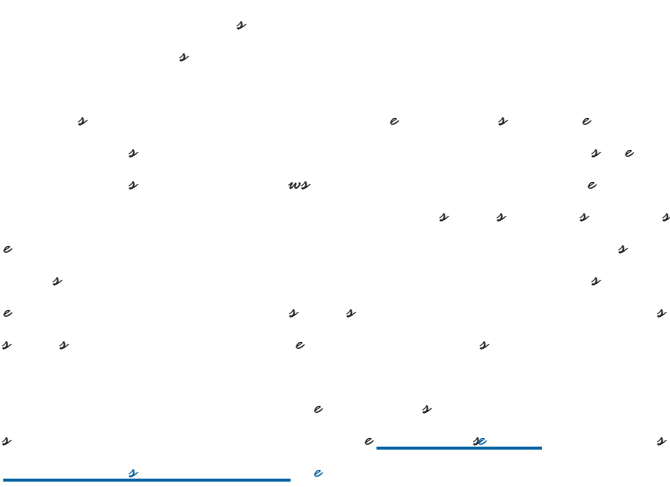
>[ ndj WZa^ZkZ ndj ]VkZ WZZc V k^Xi^b d[ ^YZci^in i]Z edgiVci Id VXi g^Z\]  
XdbeaV^ci I^i] ndjg adXVa eda^XZ! VcY Vh` [dg cW^X^eVa^d gi# 8dciVXi i]Z A  
i^dc dg XgZY^idgh i]Vi VgZ ^ckdakZY! VcY ZmeaV^c i]Z h 6cY X]Zacni^Z d]egZc i  
a^hiZY WZadl id gZfjZhi i]Vi V [gVjY VaZgi WZ eaVXZY d # gZXZ^kZ V Xg  
:fj^[\V^M -%% " \* ' \* q + m e Z g^M V e - ( . , ( ) I g V ch Jc^M d e % % " + - % -  
VccjVa [ZZ  
;dg VYY^i^dcVa YZiV^ah dc ]dl ndj XVc hV[Z\jVgY ndj eZ c [dgbVi^c\ Vahd \p  
III#[iX#\dk\$^Yidiz#dc\jVgYdca^b#Z#Xd WZ\^ch! VcY IZ`  
ndj cZZY [dg i]Z



Progress bar with a blue segment and a green segment.



R  
RS R M  
R



TM AE6HL:A8DB:6GAN  
6garncV eg  
DV]j! ]Vh \_d  
h]Z ]Vh WZZ  
bZci d[ :YjX  
bVn , = ^ 1  
I^[[VcW eg  
daY 8]Vhdc!  
[Vb^an [dg V hiZVYn Idg  
dcZ! ^c ]Zg heVgZ i^bZ  
heZcY^c\ i^bZ I^i} hdc 8

C:L 699>I>  
← LZ IdjaY  
7VW6^ @dW  
VcY GZ\vc

member e re i 6

7VW8Vbgnc ?Vc 8] ^nd`  
Zcih VgZ 8Vi]n VcY AVc  
;^cVcX^Va D[\AXZg #

Progress bar with a blue segment and a green segment.

M M R RRR S S  
M ever e i r ce rie  
i ere ce ri r rece member ip rive e me  
e member e ve pri e i r ee

e i er re

ef CViVh]V @VVV  
'cY IZZf 8]Zah^Z 6cc GvbZaW  
(gY IZZf CdV] Odadidl  
)i] IZZf ?do^Z KVaVhfjZo  
\*i] IZZf @VaZd GdWVX`  
+i] IZZf @d`dV GdWVX`  
,i] IZZf AV]ZaV GdWVX`  
-i] IZZf B^`ZaV 6`d^



Djg <gVcY Eg^oZ L^ccZg [dg  
,%#%#%^@Zan 6cc >WVggV



9Zh^gZZ I  
Member Service Rep. I

IN& > H^> H

Z [VhiZhi \gd\^c\ Zh ^c i]Z Xd; cign! V[[ZXi^c\ Vh  
# =ZgZ VgZ + h^b egZXVji^dch ndj Xvc iV`Z id b^c^b^oZ

A Profession

^c^c\ eZghdcVa ^Va ^c[dgbVi^dc#  
n d[ ndjg XgZY^ d^cXZ V nZVg#

gY VcY dca^Xcj^iV ]Vi IdjaY WZ Y^[\A

i]dg^oZY X]Vg\Z  
a ^c[dgbVi^dc Wn  
dj>gZ YZVa^c\ I^  
X`ZY bV^aWdm#



g ZbV^a jcaZhh ndj ^c^i^ViZY  
" 6 H=6G: 9G6;l 688DJCI

d[ ^YZci^in i]Z edgiVci Id VXi g^i]i VIVh# ;^aZ`v  
h` [dg cW^X^eVh^d  
Y ZmeaV^c i]Z h  
gi WZ eaVXZY d

hJc^Mde% "% + - %  
hV[Z]jVgY ndj

6 K>H6:9:7>! 86G9: ;=DB:V76C@>C<  
gi# 8dciVXi i]Z A  
6cY X]Zac niZ d]egZc iXZGZ^idVjgZVjhZgk^XZh! ndj I^gva]Zc+-idYV  
# gZXZ^kZ V XgZY^i&%/#Y^V6E^Nid 8gZY^i Jc^dc eg  
VccjVa [ZZ VcY V XgZY^i a^b^i d[ \*%#%#%#%

hV[Z]jVgY ndj

c[ddV^kZcVahd^di V [gZZ \^i [dg ndj Hide Wn WZ[dgZ i]Z [Va  
WZ\^ch! VcY IZ>aa bV`Z hjgZ ndj ]VkZ Vaa i]Z  
ndj cZZY [dg i]Z hX]dda nZVg#

# 16; News

TM AE6HL:A8DB:6GANCB:6G I>;:6CN<7D TM



6gancv egdjY bdi]Zg d[ ' VYjai X]^aYgZ  
DV]]! ]Vh \_d^cZY djg 8gZY^i Jc^dc [Vb^an  
h]Z ]Vh WZZc I^i] i]Z 9ZeVgibZci d[ =ZVa  
bZci d[ :YjXVi^dc#EaZVhZ-hide Wn VcY  
bVn \_=^ 1

I^[[VcW egdjY bdbbn d[ "nZVg  
daY 8]Vhdc! \_d^cZY djg 8gZY^i Jc^dc  
[Vb^an [dg V hiZVYn [dg` hX]ZYjaZ# 6cY cdl i]Vi h]Z ]Vh  
dcZ! ^c ]Zg heVgZ i^bZ h]Z Zc\_dnh \d^c\ VcY  
heZcY^c\ i^bZ I^i} hdc 8]Vhdc#



6 C L  
8C<:GD  
IL>HI



C:L 699>I>DCHDJG 8:9>JC>DC6B>A/N

← LZ IdjaY a^Z id IZaXdbZ djg ild cZIZhi VYY^i^dch  
7VW6^ @dWVnV#]1]Z]egVjY eVgZcih VgZ Njb^Z  
VcY GZ\Vc D]^gV djg Advc BVcV\Zg #

mi member e re i 6C9

7VW8Vbgn c ?Vc 8]^nd`d# G]Z Vc]g]W  
Zcih VgZ 8Vi]n VcY AVcXZ CV`VbjgV  
;^cVcX^Va D[\AXZg #



Gc\Xj\ Zfe^iXklcXk  
\_ \i ]fi X afY  
n\cc [fe\

9Zh^gZZ IdYV  
Member Service Rep. III

Y Eg^oZ L^ccZg [dg  
Z^an 6cc >WVggV

R

R

Ki^c\ Vh  
Z id b^c^b^oZ

n

A Professional 8 X 10 Portrait Free  
(\$110 Value)



e X e i

V i " A 6<JHI (& !EIH7:G! '%%,  
HEI:B7:G, " .! '%%#H1:B7:G&) " &+! '%%,

" >cXajYZh h^ii^c\ [dg je id &' eZ  
" HZkZgVa edhZh id X]ddhZ [gdb  
" 8dckZc^Zci adXVi^dc VcY Veed^cibZci I^bZn  
" Bjai^eaZ WVX`lgdjcyh Vkv^aVWaZ  
" 6aa Y^iVa VcY hiViZ"d["i]Z"Vgi a^i^c\

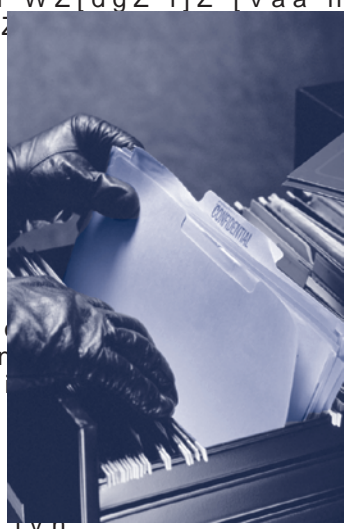
^c^i^ViZY  
" 6 H=8G: 9G6;l 688DJCI

86G9: =DB: 76C @>C<  
VIVh# ;^aZ V

XZYZ^idVojcZVjhZgk^XZh! ndj l^s^a)Z,c+-idYVn id hZX;GZ kcj;9 edgigV^i XZgi^AXViZ bjhi WZ  
ZY^i&%/#'Y V6EJicd 8gZY^i Jc^dc eg^dg id ndjg e^XijgZ iV^c\ hZhh^dc# BV]Vad ]  
VcY V XgZY^i a^b^i d[ \*%#%#%

H 6 N 8 = : : H : ▲

i V [gZZ \^i [dg ndj Hide Wn WZ[dgZ i]Z [Vaa hZbZhiZg  
aa bV`Z hjgZ ndj ]VkZ Vaa i]Z jk^XZh  
hX]dda nZVg#



Ndj ]VkZ egdWVWan ]ZVgY eaZcin d[  
^YZci^in i]Z[i XVc i]gZViZc ndjg AcVcX  
^YZci^in i]Z[i \dZh V hiZe [jgi]Zg# >c  
cVg^d! ^i XdjaY VXijVaan i]gZViZc ndj  
L]Vi ^h bZY^XVa ^YZci^in i]Z[i4  
I]^h \gd^c\ Xg^bZ ^ckdakZh Vhhjb^c  
^YZci^in! VcY ine^XVaan jh^c\ i]Z^g ^c  
^c dgYZg id dWiV^c bZY^XVa hZgk^XZ  
=dl XdjaY i]Vi i]gZViZc bn a^[Z4  
>i XVc gZhai ^c Zggdgh ^c ndjg bZY  
\_ZdeVgY^oZ ndjg igZVibZci ^c Vc ZbZg  
=dl XVc > egdiZXi bnhZa[4  
" 6cn i^bZ ndj gZXZ^kZ Vc :meaVcV  
gZVY ^i XVgZ[jaan id bV`Z hjgZ nd  
X]Vg\ZY [dg \ddYh dg hZgk^XZh nd  
" DcXZ V nZVg! Vh` ndjg ^chjgVcXZ  
V a^hi^c\ d[ WZcZ^ih bVYZ ^c ndjg  
gZk^Zi i]Z a^hi XVgZ[jaan#  
" LViX] ndjg XgZY^i gZedgi [dg ]dhe  
dg di]Zg bZY^XVa ZmeZchZh#  
" K^H#WXWh#Xdb\$Wcg^gVj  
III#ldgaYeg^kVXn[djg]h#Vg c bdgZ#

16; News

IC6G I>;6CN<7D TM  
djY bdijZg d[ ' VYjai X]^aYgZ  
^cZY djg 8gZY^i Jc^dc [Vb^ar  
c I^i] i]Z 9ZeVgibZci d[ =ZVa  
Vi^dc#EaZVhZ hide Wn VcY

6 CL  
8C<:GDJH  
IL>HIDc  
>:CI>IN=:;I

DCHDJG 8:9>Jc>D6B>AN

a^Z id lZaXdbZ djg ild cZlZhi VYY^i^cch  
VnVh#]Z]e^gVjY eVgZcih VgZ Njb^Z  
D]^gV djg AdVc BVcV\Zg #

C9

# G YZ Vebjg]WY  
XZ CV`VbjgV



g 8]^Z[

> | > H C : K : G ID : 6 G A N ID H 6 K :

YOUTH  
CORNER



Gc\Xj\ Zfe^iXklcXk\  
\_ \i ]fi X afY  
n\cc [fe\

dYV  
//

R

R

B:B7:GH=>E:A9

:ME6CH>DC

LZ VgZ egdjY id VccdjcXZ ijVi hZk  
Zc cZI HZaZXi :beadnZg <gdjeh H:<h  
IZgZ VYYZY id djg AZaY d[ bZbWZgh]^e#  
EaZVhZ \_d^c jh ^c IZaXdb^c\ i]Z Zbeadn  
ZZh VcY [Vb^an bZbWZgh d[/

Gd\_VX IgjX`^c\

BVj^ 8gj^hZgh! >cX#

EgZX^h^dc 6jid 7dYn

9VggZc @# :\Vb^! B9! AA8

GVX]ZaaZ Eg^bZVjm! 8HG! GEG

7dYn GZAcZbZci BVj^

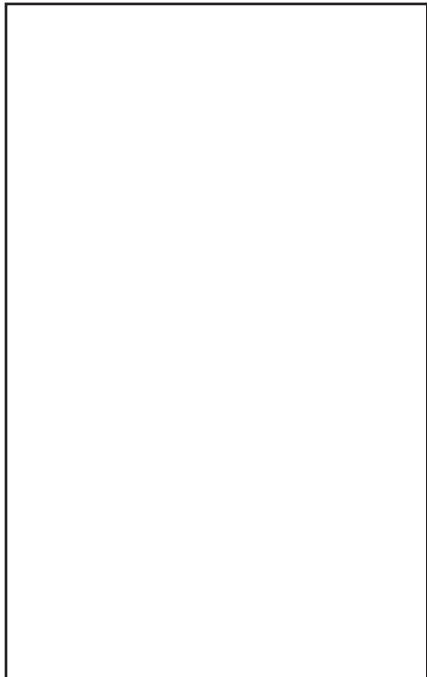
BVVaVZV LViZg[gdci GZhiVjgVci

=DA>96ADH>C<

A67DG 96N

BdcYVn! HZeizbWZg

Id YViZ! IZ XjggZciañ ]VkZ &%% HZ  
aZx%%eadnZg <gdjeh# ;dg V a^hi^c\ d[ Vaa  
d[ djg HZaZXi :beadnZg <gdjeh eaZVhZ  
k^h^i djg IZ Wv^ZzX^# dg



" CZI 6jidh Vh adl Vh )#\*% 6EG

" JhZY 6jidh Vh adl Vh \*#%% 6EG

I]Z gViZ hiViZY ^h WVhZY dc Vc ZkVajVi^dc d[  
Veea^XVci XgZY^i! Vjid eVnbZci VcY adVc  
XdaaViZgVa egdiZXi^dc#

EGHDC6A6CH

6h adl Vh ,#\*% 6EG

I]Z gViZ hiViZY ^h WVhZY dc Vc ZkVajVi^dc d[  
Veea^XVci XgZY^i VcY Vjid eVnbZci#

G6A HI6I: A6CH

" =dbZ :fj^in A^cZ"d["8gZY^i

" AVcY Advch

" 6 l^YZ kVg^Zin d[ &hi 'cY Bdgi\|V\Zh

8Vaa [dg XjggZci gViZh#

H6G: HBJG:9A6CH

6h adl Vh '#\*% 6EG

8DCHDA>96I>A6CH

6h adl Vh &&#\*% 6EG

<sup>d</sup> I]Z gViZ hiViZY ^h WVhZY dc ZkVajVi^dc d[ Veea^XVci XgZY^i  
VcY Vjid eVnbZci#

6aa gViZh VgZ Vh d[ +\$\$\$.! VgZ ZmegZhhZY Vh 6ccjVa EZgXZci\|Z  
GViZh 6EG VcY VgZ hjW\_ZXi id X]Vc\Z l^ijdji cdi^XZ#



AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™



EQUAL HOUSING  
LENDER

**NCUA** Your savings federally insured to at least \$100,000 and backed  
by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency