

Time to Review Your Financial Goals?



The start of a new year is a great time to revisit your financial goals with a licensed investment representative. That's why we're excited to introduce Brandon Rosenbaum, our new Investment Advisor for Cascade Investment Services – offered through CUSO Financial Services L.P. (CFS) for the

express purpose of serving your investment needs. To schedule your no-obligation appointment to assess your short- and long-term financial plans or to discuss your investment goals, call 425.251.8070.

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured; are not guarantees or obligations of the credit union; and may involve investment risk, including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.

Perks of Being a Member-Owner: Interest Refunds & Bonus Dividends

We're happy to announce that for the fifth straight year, Cascade Visa credit card holders are getting a 10% interest refund. And for the fourth straight year, members with a Cascade auto loan are getting a 10% interest refund.

Additionally, Cascade Federal Credit Union members who earned at least \$10 in dividend interest in 2018 will receive a 20% bonus dividend on savings, money market, certificate and individual retirement accounts.

Loan interest refunds and bonus dividends will be posted to your regular share account (with the exception of IRA bonus dividends, which are deposited into the IRA account that earned the interest) by the end of January. Our strong financial position enabled the Board of Directors to declare the loan interest refunds and bonus dividend. At Cascade FCU, we help members build their financial future by always acting fairly and delivering superior personal service. One way we display this is by distributing earnings above what is needed to operate the business.

Dreaming of Homeownership? Ready to Refinance Your Existing Home Loan?

At Cascade Federal Credit Union, we're committed to helping you find the home loan option that best fits your needs. Whether you're purchasing or refinancing, we can help you find a solution that's right for you. Our full suite of mortgage products ranges from fixed- to adjustable-rate options that cover all types of homebuyers, with FHA, VA, USDA, Jumbo options and more. To request more information and get started, give us a call at 800.562.2853, visit us online at CascadeFCU.org, or stop by a branch near you.

Rewards for Making Everyday Purchases

You read that right! With the Cascade Rewards Visa credit card, you can boost your purchasing power wherever you go. Rewards points are earned with every purchase and can be redeemed for cash, travel, dining, gift cards and more. Plus, the card comes with:

- No annual fee
- No balance transfer fees
- No foreign transaction fees
- Free cash advances up to your credit limit
- Option to link a deposit account, using the card as overdraft protection

Apply today by logging in to your online banking or mobile app, visiting CascadeFCU.org, or stopping by your nearest branch.

Election Notice: Your Membership, Your Vote!

As a Cascade Federal Credit Union member-owner, your vote counts in determining who makes up our Board of Directors. This year, the Nominating Committee nominates the following candidates to fill the two expiring terms for Board of Directors:

Natalie Dennis: Cascade FCU member since 1982 and member of the Board of Directors since 2012. Natalie joined the credit union through our Select Employer Group program. Natalie works for the Puyallup School District and also works part time for a family-owned business in the Auburn area.

Grant Larsen: Cascade FCU member since 1958 and member of the Board of Directors since 2017. Grant worked in the real estate development and

construction industry. Grant is active in his community as a member of the Bellevue Rotary, volunteer of Northwest Harvest, and participant in various industrial and construction councils and associations.

Nominations for vacant or expiring terms for the Board of Directors can also be made by petition. Nominees must be at least 18 years of age and Cascade FCU members. To nominate a candidate, a petition signed by at least 100 Cascade FCU members must be submitted to the Nominating Committee no later than February 8, 2019. Accompanying the petition shall be:

- a signed statement by the nominee stating agreement and willingness to serve if elected
- the nominee's statement of qualification and biographical data

For additional information concerning nomination by petition, please contact:

Dona McDougal, Nominating Committee Chair, Cascade FCU, 18020 80th Ave S, Kent, WA 98032

Elections are conducted by mail ballot in accordance with Cascade FCU bylaws. No nominations from the floor are permitted at the annual meeting. Mail ballots will be sent to all eligible voters no later than February 15, 2019. If there is only one nominee for each vacant position, each position will be filled by acclamation at the annual meeting, set for March 23, 2019.

WIN \$150!

Congratulations to Cheryl C., who won \$150 for correctly answering our October *Question of the Quarter*

You could be our next winner. Call 800.562.2853, ext. 8888, or email eservices@cascadefcu.org with your answer to this question:

What is the percentage of bonus dividends Cascade Federal Credit Union members will earn on their 2018 dividend interest?

Members who submit the correct answer by January 31, 2019, will be entered in a random drawing for \$150.

IMPORTANT DATES:

Holiday closure: Cascade Federal Credit Union will be closed on Monday, January 21, in observance of Martin Luther King Jr. Day.

Annual meeting: This year's annual meeting will be held Saturday, March 23, at The Swedish Club (1920 Dexter Ave N, Seattle) beginning at 11 a.m. RSVP by calling 800.562.2853, ext. 8888. Please mention the annual meeting as well as your name and member number.

DEPOSIT and LOAN RATES as of January 1, 2019

| ACCOUNT | RATE* | APY** | | |
|---------------------|-------|-------|--------------------|---------------------------------|
| Shares | 0.25% | 0.25% | Avg. daily balance | Minimum balance \$ 50 |
| Rocky Racoon | 4.00% | 4.06% | Avg. daily balance | Balances up to \$ 500 |
| | 0.25% | 0.25% | Avg. daily balance | Balance over \$ 500 |
| Money Market | 0.55% | 0.55% | Avg. daily balance | Balances \$ 2,500 to \$ 9,999 |
| Transaction Account | 0.65% | 0.65% | Avg. daily balance | Balances \$ 10,000 to \$ 49,999 |
| (MMTA) | 0.75% | 0.75% | Avg. daily balance | Balances \$ 50,000 to \$ 99,999 |
| | 0.85% | 0.85% | Avg. daily balance | Balances \$100,000 & over |

| CERTIFICATE & IRA CERTIFICATE | TERM | MINIMUM | RATE* | APY** |
|-------------------------------|-----------|---------|-------|-------|
| | 6 months | \$5,000 | 1.05% | 1.05% |
| | 12 months | \$1,000 | 1.44% | 1.45% |
| | 24 months | \$1,000 | 1.79% | 1.80% |
| | 36 months | \$1,000 | 2.08% | 2.10% |
| | 48 months | \$1,000 | 2.18% | 2.20% |
| | 60 months | \$1,000 | 2.58% | 2.60% |

MEMBER APPRECIATION CERTIFICATES – "MAC" (maximum \$25,000 to \$35,000 /1 per member)

| | | | | |
|--|--------|-------|-------|-------|
| | 10 Mo. | \$500 | 2.18% | 2.20% |
| | 20 Mo. | \$500 | 2.48% | 2.50% |

Jumbo certificates available. Please ask for current rates.
*Rates subject to change. **APY = annual percentage yield.

| LOAN TYPE | LOAN RATE AS LOW AS | COMMENTS |
|--|------------------------------|--|
| VISA Credit Card | 8.90% APR | Fixed rate - no annual fee |
| Cascade Rewards VISA Card | 10.15% APR**** | Variable rate - no annual fee |
| Autos | | |
| Model Years 2009-2019 | 3.09% APR | to 36 months |
| | 3.59% APR | to 48 months |
| | 3.89% APR | to 60 months |
| | 4.14% APR | to 72 months |
| | 4.39% APR | to 84 months, minimum loan \$15,000 |
| RV/Boats | | |
| Model Years 2009-2019 | 4.39% APR | to 84 months |
| Home Mortgage (first mortgage only) | | |
| 5/1 ARM | 3.70%/4.22% APR** | Annual rate adjustment after initial 5-year period |
| 10 year fixed | 3.95% APR | |
| 15 year fixed | 4.20% APR | |
| 20 year fixed | 4.35% APR | First mortgage only |
| 30 year fixed, FHA, VA, USDA: | Contact us for current rates | |
| Rapid Mortgage | 3.55%-4.30% APR | 5-12 years |
| Home Equity Line of Credit | 2.99% APR*** | Annual rate adjustment |
| Home Equity Fixed | 3.99%-7.34% APR | 5-15 years |
| Personal Loan | 6.95% APR | to 48 months |
| | 7.95% APR | to 60 months |
| | 8.95% APR | to 72 months |



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Insured by NCUA.



* APR = annual percentage rate. All rates subject to change.
** Variable rate based on federal COFI + margin. Rate shown is 5-year intro rate.
*** Rate shown is 12-month intro rate. Variable rate based on 12-month average of Wall Street Journal prime rate. Based on current index, after the first year, rate is currently 5.25% to 8.25%.
**** Based on WSJ prime rate as published in the Wall Street Journal five days before the end of the previous month increases or decreases.