

Featured Rates as of March 1, 2012

Rates subject to change without notice.

Regular Share Savings	.10% APY*
Youth Share Savings	.10% APY*
Money Market	.35% APY*
Auto Loans as low as	4.00% APR**
Boat, RV & Motorcycles as low as	5.50% APR**

* APY = Annual Percentage Yield. Rate effective March 1, 2012 and subject to change.

** APR = Annual Percentage Rate. Rate based on credit, term and amount financed. Some restrictions may apply. Auto loan rates are as low as 4.00%, RV Boat and Motorcycle rates as low as 5.50%. Rates subject to change without notice.



The Link

SPRING 2012

news for members of connection credit union



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 Speedy-Line 24 hour Automated Phone **360.337.7024**
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Upcoming Events

Free Shred Day, Saturday, April 21st from 10:00 a.m. to 2:00 p.m. at the Silverdale office! (maximum 2 paper boxes/bags of shred materials please). Please bring a food bank donation to help our neighbors in need.

Annual Meeting
 Thursday, May 10th

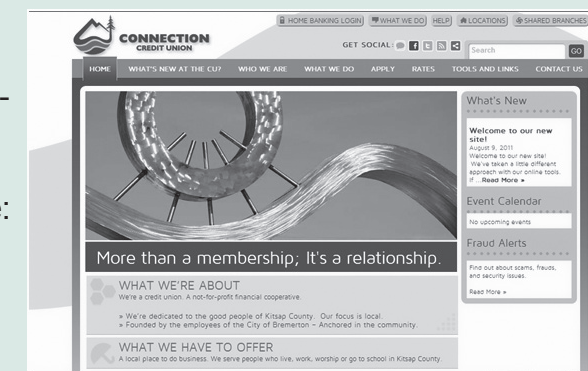
April is Youth month!
 Superheros to the rescue!
 Come join us as we save the world from financial disasters with special promotions and rates geared toward our younger 'superheros'.

May 28th, 2012 - All offices are closed in observance of Memorial Day.

New Website Coming Soon!

We're putting the final touches on our new site which will be a big improvement over our current one. Some of the new features and enhancements include:

- New online loan application system
- A knowledgebase where you can get answers to hundreds of questions, including a wide variety of personal finance topics.
- Dozens of new calculators to help you make informed decisions.
- A two-way secure messaging system where you can communicate with us online.



Our new website will be live in March!

You're Invited

To the Annual Meeting! Join us on **Thursday, May 10th** from 6 to 8 p.m. for our 54th Annual Meeting. The meeting will be held this year at the Pavilion in Port Orchard. 2012 is the 'Year of the Co-Operative' and we encourage you to attend to hear all the exciting things your credit union has been up to and what is planned for the future. As a not-for-profit financial co-operative, the annual meeting is the best opportunity to be a part of the future direction of our credit union community.

Bremerton Branch Now Open!

We have a new full service facility for our members located **inside** the Bremerton Fire Station at 911 Park Avenue. Office hours are from 10:00 to 5:30 (closed 1:30 to 2:30 for lunch) Monday thru Friday.

Special Mortgage Promotion



In April and May we will be offering special, limited time loan rates on 10 and 15 year term first and second mortgages. Our rates will be very competitive with low upfront fees and costs. Our goal is to bring in more of our member's loans and keep your funds invested in our local community.

Helping our members refinance their loans from a big bank to a local credit union demonstrates our local commitment. If you have a mortgage with a large, out of state bank, do you really think profits get reinvested in our community? Ours do. Watch our website and branches for details soon. If a 10 or 15 year mortgage doesn't meet your needs, we have other options available, contact us for details.

Looking for Volunteers

Connection Credit Union is looking for volunteers to serve on our Board of Directors or Supervisory Committee. If you are interested in volunteering, we would love to hear from you! Volunteering can help you in a multitude of ways, including:

- Helping you hone your leadership skills.
- Learning business and financial management skills from experienced executives.
- Collaborating with other volunteers to influence the strategic direction of a financial institution.
- Getting involved - and giving back - to our community in a real and tangible way.

Please contact Cindy Berry at **360.307.6400 x6418** or email **cindyb@connectioncu.org** if you are interested in volunteering!



New Data Processing System Coming Soon!

Next year, Connection Credit Union will be converting to a new core data processing system. This is a significant undertaking that is necessary to allow us to better serve our members both now and in the future. It is also important for us to work with a smaller, local vendor that values our partnership at a lower cost. 'Keeping it local' is important. Being good stewards of our member's funds is also important.

The impact to you, our members, should be fairly minimal. We are excited to be able to offer a much improved online banking system as well as mobile banking, e-statements and PFM (personal financial management) tools. We will keep you posted on our progress, potential enhancements, and any impacts to you throughout the year.

Refi With Us!

If you have credit cards and loans that you know you're paying too much in interest, come see us to find out if we can help you save some money and put you in a better financial position.

Current Rates

New & Used Auto Loans **4.00%**
as low as APR*

Signature Loans **10.00%**
as low as APR*

Boat, RV & Motorcycle **5.50%**
as low as APR*

Visa Credit Cards **8.9%**
as low as APR* (non-variable)

* APR = Annual Percentage Rate. On approved credit. Rate based on credit, term and amount financed. Some restrictions may apply. Auto loan rates are as low as 4.00%, RV Boat and Motorcycle rates as low as 5.50%, Signature loan rates as low as 10.00%. Rates subject to change without notice.

What is Shared Branching?

With our participation in the shared branching network, Connection Credit Union has added 6,500 additional branches across the county and gotten a whole lot more convenient for all our members. Find a branch by going to **www.cuswirl.com**. Some of the benefits of shared branching include:

- Access to a 24-hour call center for transactions on your account. Call **1-866-MY CU NOW**.
- If you have other credit union relationships (and that credit union is part of the shared branching network) you can do transactions on those accounts at any of our locations. Go to **www.cuswirl.com** to find a shared branching location near you.
- Mobile and text banking is now available by going to **www.cuswirl.com**. We're happy to help you get set up if you need it.

We encourage you to try it out. When you go to do a shared branching transaction, all you need is your member number and a valid photo ID and you're good to go!

Scholarship Applications Available



We are very pleased to once again offer scholarships for our younger members. Scholarship funds may be applied toward any higher education or trade school expenses. Applicants must be between the ages of 17 and 23 and be a member of Connection Credit Union to be eligible. Visit any of our branches for an application. Application deadline is Friday, May 18th, 2012.

*Building financial futures,
one relationship at a time.*