

APRIL — JUNE 2016

WWW.EXPRESSCU.ORG 206-622-1850

express
credit union

Please note that ECU will be closed:

Monday, May 30th for Memorial Day

Monday, July 4th for Independence Day

**Are your car
payments burning
up your cash?**



Apply and qualify to refinance your auto loan from another financial institution with Express Credit Union and receive 1% off your qualifying rate. Act fast! Refinance now to lock in a low rate before interest rates rise.

- Rates as low as 2.99% APR.
- No origination or prepayment fee**

Apply Online

Visit our Branch

Call 206-622-1850

*APR = Annual Percentage Rate. Offer valid on Auto Loans starting **January 1, 2016 through April 30, 2016**. Advertised “as low as” APR assumes excellent credit history on a new auto. Your actual APR may differ based on your credit history, approved loan amount, term. APR quoted is the lowest possible and includes a 0.25% rate discount after establishing Automatic Payment. Not valid with any other offers or to refinance existing **Express CU Loans**. **Title, taxes and state fees may apply. This is a limited time offer.

Access to your ECU account may be closer than you think!

Many credit unions across the country have partnered together to share their branches. When you walk into a Shared Branching partner you are able to make deposits and withdraw funds as if you were at Express. Wherever you find yourself in the US you are likely close to one of the 30,000 shared branching locations. To find a shared branching location or a fee free Co-op ATM go to www.Expresscu.org and click on the Shared Branch/Co-Op ATM locator under Quick Links on the left hand side of the home page.

To confirm your shared branching access, call our friendly staff at 206-622-1850. We'll be happy to review your account and answer any questions you may have.



Come hit a home run with us at
Express Credit Union's 81st Annual Meeting

6/13/16 5:30pm-6:30pm

Express Advantage Office 1930 -6th Ave. S. Suite 101

Right next door to ECU!

This credit union is federally insured by the National Credit Union Association.

SCAM ALERT... IRS Phone Scams Targeting You

Aggressive and threatening phone calls by criminals impersonating IRS agents remain near the top of the list of tax scams.

The IRS reminds people that they can know pretty easily when a supposed IRS caller is a fake. Here are five things the scammers often do but the IRS will not do. Any one of these five things is a tell-tale sign of a scam.

The IRS will never:

- Call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe
- Require you to use a specific payment method for your taxes, such as a prepaid debit card
- Ask for credit or debit card numbers over the phone
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying

If you get a phone call from someone claiming to be from the IRS and asking for money, here's what you should do:

- If you know you owe taxes or think you might owe, call the IRS at 1-800-829-1040. The IRS workers can help you with a payment issue.
- If you know you don't owe taxes or have no reason to believe that you do, report the incident to the TIGTA at 1-800-366-4484 or at www.tigta.gov.
- If you've been targeted by this scam, also contact the Federal Trade Commission and use their FTC Complaint Assistant at FTC.gov. Please add "IRS Telephone Scam" to the comments of your complaint.

Remember, too, the IRS does not use email, text messages, or any social media to discuss your personal tax issue involving bills or refunds. For more information on reporting tax scams, go to www.irs.gov and type "scam" in the search box.

Courtesy of Washington State Dept. of Financial Institutions. For the full article please go to:

<http://www-stage.dfi.wa.gov/consumer/alerts/irs-phone-scams-targeting-you#.VRRWOK3wuUk>.

With the arrival of the Mariners comes traffic near our office. The following days may be difficult for traffic and parking because the games begin at 12:40pm:

April 8 (Opening Day! Game starts at 7:10pm)

April 13 May 11, 31



Express Credit Union is now offering Micro Enterprise Business Loans!!!

Are you an existing small business that is looking for working capital or to purchase equipment/machinery or business vehicle? Do you need less than \$50,000?

We know that having access to capital allows our members to improve their lives and also strengthens the small business community. At ECU we are excited to work with our members who are also small business owners. As a result we have created specialized products & services to help with the growth of your business and to help us in establishing a meaningful financial relationship with you. Please go online to www.ExpressCU.org/microenterprise to print out the application checklist and loan application.



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Dividends declared 12/2015: Shares **.15%/.15% APY** Holiday Club **.20%/.20% APY** IRA **.25%/.25% APY**