

JULY — SEPTEMBER 2017

WWW.EXPRESSCU.ORG 206-622-1850



Please note that ECU will be closed: **Monday, September 4th for Labor Day**

## Vacation Loan

Save with our Express Vacation Loan!  
Borrow as little as \$500 or up to \$5,000  
for 12 months.



**Summer Vacation**—For some people, this means climbing a mountain, whitewater rafting, or learning to skydive. Others prefer simply relaxing at the beach.

**Need Extra \$\$**—This short term, low interest loan will allow you to deal with your vacation expenses when you're running a little short on savings.

## Express CU to Launch New Collaboration with BECU!

For years Express has received a lot of support from longtime ally BECU. They understand Express's mission of serving a diverse membership and share our passion for providing access to fair and affordable financial services. Financial and in kind support from BECU has been vital for Express to pursue this mission.

Stay tuned for more information about our work with BECU in the community. An initiative will soon be launched in a joint venture that will further expand Express's ability to connect with more people in the Puget Sound area. As Express grows to serve more members we look forward to working with BECU in a new and innovative way.

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 12:40:

**July 20**

**August 16**



## Express Interest Rates

Interest rates for auto and other loans remain at near record lows! That's helped make loans affordable for more people and Express is committed to continuing to offer the best possible rates to our members. Likewise deposit rates continue to hover at historically low levels. The Federal Reserve Bank and most financial institutions have been cautious in changing their interest rates until the US economy shows strong long term growth.

Express supports personal savings for long term financial stability. **Interest rates on new and renewing \$1,000-\$49,999 Single Deposit CDs have been increased for the following maturities:**

6 Months – 0.25%

12 Months – 0.35%

24 Months – 0.40%

36 Months – 0.60%

Please speak with an Express representative on your next visit to our Sodo location, email us, or give us a call at 206-622-1850 for further information.

**As a member owned credit union, Express held its 82<sup>nd</sup> Annual Membership Business Meeting on June 14, 2017. Board elections, 2016 Financial Performance and committee reports were available for those in attendance. 17 members, staff, and board members were in attendance enjoying some tasty treats and cool beverages. Please plan to join us next year!**

**If you are interested in participating on a credit union committee or on the Board of Directors, please contact the credit union.**



## 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](http://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.