

FALL TOPICS

- ◆ Federal Way Branch Opening
- ◆ \$100 and 0% APR Intro Rate on New Visas
- ◆ New Checking Accounts Get \$100
- ◆ \$500 Off First Mortgage Closing Costs
- ◆ Debit Award Points Coming December 1
- ◆ eAlerts Offer Peace of Mind
- ◆ 2008 Scholarship Winners Announced
- ◆ Investing During Difficult Times
- ◆ Safekeeping Important Documents
- ◆ Rate and Fee Update

ANNOUNCEMENTS

Early Branch Closure – All branches will be closing at 5:00 p.m. on Wednesday, October 15, so employees can attend an all-staff event. Regular hours will resume the next day.

Scholarship Deadline – Sound Credit Union 2009 scholarship applications are currently available online. Applicants must be a high school senior and the primary member of their own account. Their account must be opened by October 17, 2008, to be eligible. The application deadline is April 17, 2009.

Double Extra Awards Points – Visa Platinum cardholders will receive double points on purchases made November 1 – December 31, 2008. Happy shopping!

Sound Wall Calendars – Your 2009 Sound wall calendar will be available by mid-November. Stop by your nearest branch.

HOLIDAY CLOSINGS

Columbus Day – October 13, 2008
 Veterans' Day – November 11, 2008
 Thanksgiving Day – November 27, 2008
 Christmas Day – December 25, 2008
 New Year's Day – January 1, 2009

Federal Way Branch Set to Open Mid-November

Olympia Branch to Move to New Location

We are pleased to announce our Federal Way branch will be open for business mid-November! This branch will be full-service, including drive-thru banking, drive-up ATM, safe deposit boxes and Saturday hours. The branch is located at 31908 21st Avenue South just across from "The Commons" on 320th behind Denny's. This new branch marks Sound's 11th throughout the South Sound region.

Members in Olympia can look forward to a new branch next year! Our current branch will be moving to its new location at the corner of Lilly Road and Martin Way toward the middle of the year. The official groundbreaking is scheduled to start in early 2009. Look for updated information on our website.

New Visa Accounts

Get \$100 and a 0% APR Intro Rate!

If you're ready to start holiday shopping or transfer those high-rate loans, we've got the deal for you. Open a new Visa credit card account by October 31, and get \$100 instant credit. Plus enjoy a great low 0% APR introductory rate on purchases and balance transfers until February 28, 2009. Here's an example of how low your payment would be.

AMOUNT USED	MINIMUM MONTHLY PAYMENT
\$2,500	\$50
\$3,500	\$70
\$5,000	\$100

If you request a Visa Platinum card, you will also start earning Extra Award points for every dollar spent on purchases. To apply, visit us online at soundcu.com or stop by any branch.

*APR=Annual Percentage Rate. Offer expires October 31, 2008. Rates, terms and offer are subject to change. Current members with a Sound Visa are excluded from this offer. Limit of one promotional Visa per household. Offer excludes balances transferred from existing Sound loans. Membership at Sound Credit Union with a minimum savings balance of \$25 is required to participate in this offer. On March 1, 2009, your rate will automatically adjust to your normal rate as noted in disclosure. As of September 1, 2008, current rates range from 9.95%-16.95% APR. Rates are subject to change. There are no balance transfer fees.

2008 Scholarship Recipients Announced

Congratulations to our 2008 Sound Scholarship Winners! Sound is proud to grant each recipient \$1,000 to be applied toward tuition, books and other school supplies at his/her chosen institution of higher education. The 2008–2009 scholarship application is now available online at soundcu.com.



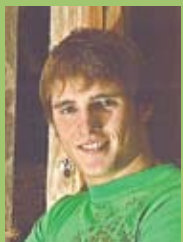
Beth Bollinger:
Cascade Christian
High School
Keith Predmore
Memorial Scholarship



Kaleb Shelton:
School of the Arts
Robert J. Smith
Memorial Scholarship



Jordan Daniels:
Sumner High School
Sound Credit Union
Scholarship



Justin Erickson:
Eatonville High School
Sound Credit Union
Scholarship

Visa Platinum Awards Now Expanded

Effective October 7, 2008, members with a Visa Platinum credit card will enjoy expanded redemption choices for their Extra Awards points! Visit the Visa section of our website for more information.

Debit Awards Start December 1

Starting December 1, you can begin earning points for the purchases you make with your Sound Visa debit card. See a movie, stock up on groceries, or go on a shopping spree—now more than ever it pays to use your Sound Visa debit card for all your purchases.

Here's how Debit Awards work:

- ◆ You'll earn one (1) point for every \$3 you spend.
- ◆ Points are redeemable for travel, gift cards, and cash—it's your choice!
- ◆ You can also increase your award redemption power by combining your Sound Visa Platinum credit card and Sound debit card points.

Getting Debit Awards set up on your account is easy. All you have to do is ask. Give us a call, stop by a branch, or visit the checking section of our website to let us know you're ready to start earning points today!

Get more with your points

With the new and improved award choices, you'll enjoy choosing from travel, gift cards and cash awards when you redeem your Sound Visa debit card points. Here are examples of how you can use your points:

Airfare Sample Options:

- ◆ Roundtrip first, business, or coach class airline reservations made from 30 to 300 days in advance.
- ◆ Travel discounts from \$50 to \$3000 towards the purchase of an airline ticket.

Hotel Sample Options:

- ◆ \$250 towards reservations at a hotel of your choice.
- ◆ Night stay, weekend getaway, spa, and golf award packages at Fairmont, Hyatt, Marriott, and Ritz-Carlton Hotels.

Rental Car Sample Options:

- ◆ \$50 to \$200 rental certificates from Hertz.
- ◆ Full-size car rentals for 1, 3, or 7-days from Alamo.
- ◆ Full or mid-size car rentals for 1, 3, or 5-days from Avis.

Gift Cards:

- ◆ Choose from \$10 to \$500 gift card amount awards to spend at a variety of local and national merchants.

Cash:

- ◆ Choose from \$15 to \$1000 cash rewards deposited directly into your Sound checking account.

For more information on debit point redemption, go to soundcu.com and visit the checking section.

New Checking Account=\$100

Want \$100 when you open a new Sound checking account? You got it! All you need to do is:

1. Open a new primary consumer checking account.
2. Establish a minimum \$250 monthly direct deposit.

Really, it's just that easy. Plus, for the life of your checking account, you'll enjoy free Sound image checks, one overdraft refund every year, and more. Starting December 1, all checking accounts are eligible to earn Debit Awards points.

Give us a call or stop by a branch to open your checking account. It's that simple.

**\$100 incentive is available for new primary consumer checking accounts only and will be deposited 30 days after a minimum \$250 monthly direct deposit is established. One incentive paid per member. Must meet qualifying criteria to open checking account. A \$25 savings account is required for membership. The \$100 incentive will be reported on Form 1099-INT. The \$100 incentive cannot be used to open checking account. Valid for checking accounts opened on or after October 1, 2008. Offer is subject to change without notice.*

Tips to Help Investors

Conventional wisdom says that what goes up must come down. But even if you view market volatility as a normal occurrence, it can be tough to handle when it's your money at stake. Though there's no foolproof way to handle the ups and downs of the stock market, the following common-sense tips can help:

1. Don't panic. Understand that it's normal for the markets to fluctuate.
2. Think of a down market as a buying opportunity.
3. When making investment decisions, think long-term.
4. Have a plan and strike a comfortable balance between risk and return.
5. Work with a Financial Advisor to help with your investment goals and needs.



Paul Stevick
Financial Advisor

As an investor, you're constantly taking risks. Pay attention to your feelings about the market to help keep you from making investments that are too risky for your comfort level. This will also help you develop a personalized investment style. Financial Advisor, Paul Stevick, is at Sound Credit Union to help you accomplish your investment goals. Call 253.396.6853 or 800.562.8130 to schedule a no-cost, no-obligation review of your financial situation.

Investments offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, are not credit union guaranteed and may lose value. Investment representatives are registered through CFS (member FINRA/SIPC).

Home Buyers!

*Get \$500 Off First Mortgage Closing Costs**

If you're looking for a first mortgage, or ready to refinance your current mortgage, Sound has several money-saving options for you!

Loan Options:

- ◆ Fixed Rate
- ◆ Adjustable Rate
- ◆ Owner or Non-Owner Occupied
- ◆ Second or Vacation Homes

Save Money:

- ◆ \$500 Off Closing Costs*
- ◆ No Application Fee
- ◆ Lower Interest Rates
- ◆ Lower Origination Fees

Make shopping for your home easy with a fast and free pre-approval. Apply online or call us to set up an appointment with a mortgage loan officer.

**\$500 off closing costs is a limited time offer and is subject to change at any time. FHA/VA loans are excluded. This promotional offer cannot be used toward down payment or with any other discounts. Standard underwriting guidelines apply. Must be a Sound Credit Union member to participate. Membership at Sound requires a savings account with a minimum balance of \$25.*

Health Savings Accounts— Are You Eligible?

A Health Savings Account (HSA) offers tax-savings for members looking for an alternative method of paying for health care. You can open a HSA at Sound Credit Union to pay for current and future medical expenses. You own your Health Savings Account and the money stays with you, not the insurance company. Money that isn't spent will carry over to future years penalty-free. There are no "use it or lose it" regulations. HSAs, when qualified by your health plan, give you the power to control your health, finances, and future.

You're eligible for a Health Savings Account if you meet all of the following qualifying criteria:

1. Covered by a High Deductible Health Plan (HDHP)
2. Not covered by other health insurance (does not apply to specific injury insurance and accident, disability, dental care, vision care, long-term care)
3. Not eligible for Medicare
4. Can't be claimed as a dependent on someone else's tax return

To determine eligibility, first ask your employer if you're covered by a High Deductible Health Plan (HDHP). Then, contact Sound Credit Union to open your Health Savings Account.

Statement Frequency Changes in 2009

Members who have a non-transaction savings account at Sound will see their statement frequency change from quarterly to semi-annually. Starting in 2009, members with this type of account will be mailed a statement mid-year that will cover the period of January 1 – June 30. A second statement will be sent at year-end covering July 1 – December 31. To ensure all members receive our Sound Connections newsletter, the next publication date will change to December 2008 and will be produced semi-annually after that.

eAlerts Offer Peace of Mind

Set Up Your Account Today

Receive free, customizable account information by email or text message—anytime, anywhere. Simply log on to Online Banking at soundcu.com and click on the eAlerts menu link. Choose from 26 eAlert options, including:

- ◆ Low Balance
- ◆ Direct Deposit Received
- ◆ Large Credit Card Purchase
- ◆ Large Withdrawal
- ◆ Non-Sufficient Funds
- ◆ And More!

Remember it's your responsibility to ensure that your email address or cell phone number is correct in the eAlerts system.

Safekeeping Your Important Documents

As electronic record keeping becomes the norm, have you ever wondered how you would access your personal data if you didn't have a computer available? Or, how would a trusted friend or family member access your information on your behalf if you weren't able to?

If you prefer keeping electronic files, consider scanning important documentation onto a flash drive that can be easily stored and transported. Or, if you prefer printed copies, consider creating a small, portable file case with your most recent important documents. Either way, here are a few items you may want to copy and store:

- ◆ Birth and marriage certificates
- ◆ Wills
- ◆ Passports
- ◆ Tax returns
- ◆ Bank and investment statements
- ◆ Insurance documents (life, homeowners, vehicle, etc.)
- ◆ State driver's license
- ◆ Social Security number
- ◆ Credit card and loan information
- ◆ Current medical prescriptions
- ◆ Medical and dental records
- ◆ Address book with personal contacts outside your local region

Considering everyone's situation is unique, the suggestions listed above may be used as a starting point in creating your own emergency kit. Also keep in mind, this information will need to be kept current as changes occur.

Rate and Fee Notice

Effective January 1, 2009 the following fees will be changed

Inactive Account	\$10 per month
Telephone Electronic Payment	\$9.95 per payment
Courtesy Pay	\$29 per item
Non-Sufficient Funds (NSF)	\$29 per item
Stop Payment Request.....	\$29 per request
Deposited Item Return.....	\$15 per item
Legal Action	\$35 per hour
Credit Card Foreign Transaction in US dollars	1% of transaction
Safe Deposit Box Annual Fee:	
3 X 5.....	\$30
5 X 5.....	\$40
3 X 10.....	\$50
5 X 10.....	\$60



YOUR FINANCIAL PARTNER

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- AUBURN**
2326 Auburn Way N
- DOWNTOWN TACOMA**
1331 Broadway Plaza
- EAST TACOMA**
2806 Portland Ave E
- FEDERAL WAY** (opening mid-Nov.)
31908 21st Ave S
- GIG HARBOR**
4521 Pt Fosdick Dr NW
- KEY CENTER**
8920 Key Peninsula Hwy N
- LAKEWOOD**
7717 Bridgeport Way W
- OLYMPIA**
556 Lilly Rd SE
- PARKLAND**
9911 Pacific Ave
- PUYALLUP**
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- WESTGATE**
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