

The Springboard



**Colorado Springs
Credit Union**
This is how you get there



Large Toy Loan Special— NO payments ALL SUMMER!

That's right! Our 2004 Large Toy Loan Special will allow you to skip your payments through the summer months.* OR, If you elect to begin your payments immediately, you can receive a .25% discount off of our current loan rates. This offer applies to motor homes, travel trailers, motorcycles, boats, ATVs, and anything else that we feel would fit into this category. And as an added bonus, if we receive your full direct deposit from your employer, we will give you an additional .25% off of your interest rate.

Why not enjoy a new RV and not worry about payments until September 2004? Contact a member service representative at the credit union or visit our website at www.cscu.com for more details.

**Payments to begin in September 2004. With approved credit. This offer does not apply to any existing loans with CSCU.*



Signature Loan Special



How about another great loan special for the summer? We are currently offering a signature loan for up to \$15,000 at 8% with no payments for the first 90 days.* This loan can be used for almost any reason. Consolidation,

Vacation or just because... To take advantage of this great deal, contact the credit union at (719) 482-7600 or visit our website at www.cscu.com for more details.

**Payments can begin 90 days after closing. With approved credit. This offer does not apply to any existing loans with CSCU.*

We Finance Classic & Street Cars

Did you know that CSCU can finance your Classic Car or Street Rod for you? That's right! CSCU can assist you in purchasing your dream car. If you have any questions about the terms and interest rates involved, please contact us today at **(719) 482-7600**.



Custodian Accounts

CSCU is now offering Custodian Accounts (Uniform Transfer to Minor Accounts) to its membership. This type of account is used for the purposes of opening an account for a minor and retaining control of the account until the minor reaches the age of majority

(21 in Colorado). The account is owned by the minor (Beneficiary) and controlled by the custodian. For information on the restrictions and requirements to open a Custodian Account, you can either call the credit union or stop by any branch.

Medallion Signature Guarantees

CSCU is now able to offer Medallion Signature Guarantees at all three of our Colorado Springs branch locations. All requests for this service must be made by appointment only. Determine which branch is most convenient and we will connect you to a person who performs them, so you can set

an appointment. Due to increasing demand for this service and the credit union's liability, CSCU will now be charging a fee of \$25 per session. If you have any questions or would like to set up an appointment, please contact the credit union at **(719) 482-7600**.

Golf Tournament Raises Money

The Annual Charity Golf Tournament to raise money for the Pikes Peak Regional Hospital in Woodland Park was held on Friday, June 18th, at the Shining Mountain Golf Club. This year, CSCU was able to sponsor two Woodland Park members to participate in this tournament. We would like to thank Sandy Williams and friend for representing the credit union for a great cause.

The Pikes Peak Regional Medical Center Association has raised nearly \$3,000,000 towards a 45,000 square foot facility which will contain 25 beds and 24/7 emergency services.



Annual Meeting Results

With 50's style dress, music and dancing, the 47th Annual Membership Meeting was a huge success. If you were not inside enjoying the entertainment, you were outside reliving your past with a dozen vehicles from that era. A trip down memory lane was the theme to help celebrate the credit union surpassing the \$100 million in assets.

The business portion of the meeting reflected on the achievements in 2003 and the task ahead for 2004. Some officials who were finishing three terms ran for re-election to terms with CSCU. The following incumbents were voted in for the next three years: Jean Goodall

(Board Member), Bob Sayers (Board Member) and Curt DeCapite (Supervisory Member). We would like to congratulate all three for continuing their volunteer service with the credit union.

CSCU would like to thank every member that attended the Annual Meeting. We look forward to serving you and meeting your needs in the future.



Milfred "Casey" Casner, whose signature appears on our original charter, dances to the #1 hit of 1957 "Dream, Dream, Dream" with President/CEO Theresa Laugesen.

Board of Directors



left to right: Bob Sayers, Jean Goodall, Robert Parker, Mike Fansler, Glen Phipps, Don Singmaster, Charles Morgan

Supervisory Committee



left to right: Lee Trovas, William "Geoff" Campbell, Curt Decapite

"Check 21" is coming

Effective October 28, 2004, the Federal Reserve Board will make provisions to streamline the check processing system. The Check Clearing for the 21st Century Act, commonly known as Check 21, allows the incorporation of electronic technology to streamline the traditional check processing system,

which has been in use for many years.

Check 21 allows checks to be physically removed from the check processing system. Reducing the exposure of a physical check to human contact places our members at a lower risk of identity theft. Clearing time for a check will also be reduced, creating a better opportunity to catch a bad check. Utilizing technology, the financial industry hopes to enhance the existing check

processing system—making identity theft, the writing of invalid checks and other types of fraudulent check activity easier to catch.



For more information about Check 21 and the changes it involves, look for more information in our September 2004 newsletter.

IMPORTANT PHONE NUMBERS

VISA Credit Card Information
1-877-875-8078

PC Home Teller & Payment
Services Customer Service:
1-888-675-2266

Easy Access Telephone Teller
(719) 473-4994 or
1-800-748-3339

24 Hour On-Site ATMs
North, West, Woodland Park
and Willamette Offices

Routing Number for Direct
Deposit or ACH **307074690**

Reorder checks 24/7:
1-800-355-8123



HOLIDAY CLOSINGS

Labor Day
Monday, September 6th

Columbus Day
Monday, October 11th

DIVIDEND RATES

A dividend rate of .250% APY* was declared on regular shares for the month of June 2004 based on available earnings. This annual percentage yield is based on a 365 day year, calculated on the daily balance and compounded monthly.

	APY*
Regular Shares	.250%
High Yield & Deposit	.250%
Money Market	
\$2,500 to \$4,999.99	.501%
\$5,000 to \$9,999.99	.753%
\$10,000 to \$49,999.99	1.005%
\$50,000 or more	1.384%
Christmas Club	.250%
IRA Shares	1.258%

*Annual Percentage Yield

CERTIFICATES

available with \$500 or more.

Mini Jumbo Certificates

available with \$10,000 to \$49,999.99.

Jumbo Certificates

available with \$50,000 or more

Contact the credit union
for current rates.

IMPORTANT WEB SITES

Credit Card balances
and history:
www.cscu.com

Internet Homebanking:
www.cscu.com or
virtualbranch.com

Reorder checks:
www.ClarkeAmerican.com

LOCATIONS & HOURS

Main Office

3010 E. Willamette Pl., 80909
Drive up 7:30 a.m.- 6 p.m. M-F
9 a.m. - 12 noon SAT
Lobby 9 a.m. - 5 p.m. M-Th
8:30 a.m. - 5 p.m. F
9 a.m. - 12 noon SAT

Downtown Location, Hoke Branch

426 South Cascade Ave., 80903
Drive up 7:30 a.m. - 6 p.m. M-F
9 a.m. - 3 p.m. SAT
Lobby 9 a.m. - 5 p.m. M-Th
8 a.m. - 6 p.m. F
9 a.m. - 3 p.m. SAT

North Location, Fansler Branch

2735 Dublin Blvd., 80918
Drive up 7:30 a.m. - 6 p.m. M-F
9 a.m. - 3 p.m. SAT
Lobby 9 a.m. - 5 p.m. M-Th
8 a.m. - 6 p.m. F
9 a.m. - 3 p.m. SAT

Woodland Park Branch

(719) 687-5501
1079 E. Hwy. 24, 80863
Lobby 9 a.m. - 5 p.m. M-F
9 a.m. - 1 p.m. SAT

Member Services Contact Center (719) 482-7600

Toll-Free
1-800-555-6665

