

The Springboard



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

**Woodland
Park Branch
has moved!**

Our Woodland Park branch has relocated to up-town Woodland Park. The new address is 102 East Hwy. 24 at the intersection of Hwy. 24 & Park St. The phone number will still be 687-5501.



Two-Month Christmas Extension



Sign here to skip your loan payments.

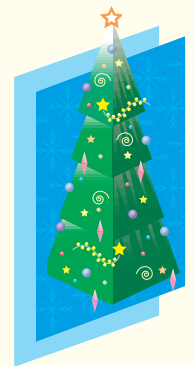
Name _____

Account# _____

You will need to fill out one form per loan.
Other forms are available at any CSCU branch.

Address _____

Daytime Phone _____



By signing below, you agree to repay Colorado Springs Credit Union the entire unpaid balance of your loan plus interest at its current annual percentage rate, by paying your current payment (**circle one**)

Monthly / Bi-Weekly / Semi-Monthly,

to resume your regular payment date in **January 2005**. This allows you to skip your November and December loan payments while interest continues to accrue.

Extension agreements are not yet available on credit cards, real estate secured loans or automobile leases. Members who had two extensions in the last year or past due loan payments are not eligible. All loan extensions are approved by a lending authority.



Borrower Date

Joint Borrower, Co-Signer or Guarantor Date

All signer, co-signers and guarantors
must sign the agreement.

Lending Authority's Approval Date

RETURN FOR APPROVAL BY 10/31/2004.

Signature Loan Special

With the huge success of the Signature Loan special we have been running, we have decided to go one step better and lower the interest rate even more. You can now apply for a rate as low as 6.75% APR* on just your signature. That's right! This is the lowest rate we have ever offered, and it is just in time for the end of the year. To go even further, you will not have to make your first payment for up to 90 days after you sign the contracts. Borrow up to \$15,000 to consolidate bills, or start buying for the holidays.

Why wait? These rates are as low as they get. Contact a member service representative for details at **(719) 482-7600**.

*APR = Annual Percentage Rate.
With approved credit. This offer does not apply to existing loans with CSCU.



Copies of Checks Through PC Home Teller

You can now get images of written checks that have cleared your account for **free** if you are signed up for PC Home Teller (our Internet access service). If you are currently signed up for this service, all you need to do is look at your History, click on a check that has cleared, and you will see the front and back

sides of that check. This service allows you to print the cleared check for **free**.

The only way you can receive this **free** service is by signing up for PC Home Teller. The annual cost for PC Home Teller is \$10 per year. This can be done at any branch, over the phone or by visiting our website at www.cscu.com.

Great Survey Response

On behalf of the Board of Directors and the entire staff at CSCU, we would like to thank everyone that participated in our Member Survey, completed last July. We had a 45% response rate with 700 responses! Your thoughts, suggestions and ideas will definitely be discussed at this year's planning session.

One of your suggestions was to provide fee-free ATMs. We are pleased to say that we will be joining a National ATM Network by the first of the year, which will provide more ATMs, as well as fewer fees.

We are making changes to provide for our members!

ATM Network Coming

The Colorado Springs Credit Union will soon be able to offer you thousands of additional ATMs around the country that will not charge you a service charge. Our recent Member Survey revealed that members felt we do not have enough free ATMs around the city and state. CSCU has joined the COOP Network and it will be available to members within 60 days. You will find it easier to locate an ATM near you and while you travel. Look for more information about CSCU joining the COOP ATM network in our next quarterly newsletter. Improving service for our members... *"This is how you get there"*.



Collateralized Loan Refinance Special

You are invited to participate in our largest year-end loan special of all time. Bring your collateralized loan over to CSCU, and enjoy huge benefits. If you have financing for a car, motor home, boat, travel trailer or motorcycle, you can bring that loan over to CSCU and choose to either **defer your first payment for 90 days OR take cash back of up to \$300.** We will even go one step better

and lower your interest rate up to 1% with a floor rate of 4.50% APR*.


Imagine—no payments until 2005 on a loan you normally would have to pay on over the next few months. Or, receive up to \$300 in cash that you could use for the holidays. You can either stop by a branch location or just call us at **(719) 482-7600**, and we will take your loan application over the phone.



Happy Holidays from your credit union! *"This is how you get there".*

*APR = Annual Percentage Rate. With Approved credit. This offer does not apply to any existing loan with CSCU. Offer expires 12/31/04.

New Website Coming!



Keep an eye out for a new look on our website. CSCU will be releasing a totally redesigned site with great graphics and new features, such as hot buttons that will allow you to click on rates and promotions. We will also be including a new Kid's Zone, which will allow kids to learn about money in a fun way. Our newsletter will be posted on the site, as well as wiring instructions and a link to get NADA values. The new site will go live during the first part of October. Please visit the site and let us know what you think by submitting your comments through the Survey section of the website.

Holiday Closing Alert

With Christmas and New Year's Day both falling on a Saturday this year, CSCU would like to announce our scheduled closings for the end of the year.

Christmas

Thursday, December 23rd:

Closing at 3:00 p.m. *

Friday, December 24th:

Closed all day

Saturday, December 25th:

Closed all day

On behalf of the Board, Supervisory Committee and staff at CSCU, we would like to wish everyone a warm and pleasant holiday season.

New Year's

Friday, December 31st:

Closed all day

Saturday, January 1st:

Closed all day

***We will be posting city payroll on this day to allow our members access to their accounts.**



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



DIVIDEND RATES

A dividend rate of .250% APY* was declared on regular shares for the month of September 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.

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

102 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

WWW.CSCU.COM

HOLIDAY CLOSINGS

Veterans' Day
Thursday, November 11th

Thanksgiving
Thursday, November 25th

Christmas Eve
Friday, December 24th

Christmas Day
Saturday, December 25th

New Years' Eve
Friday, December 31st

New Year's Day
Saturday, January 1st

IMPORTANT WEB SITES

Credit Card balances
and history:

www.cscu.com

Internet Homebanking:

www.cscu.com or

www.netit.financial-net.com

Reorder checks:

www.ClarkeAmerican.com

