

The Springboard



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

Woodland Park Address Reminder!

Please note that our Woodland Park branch has relocated to 102 East Highway 24 in Woodland Park. Also note that the following is the only mailing address for this location:

Colorado Springs Credit Union
P.O. Box 9062
Woodland Park, CO 80866



After Holiday Loan Special

Okay, you exceeded your limit of spending over the holidays. Don't fret—CSCU is still offering a great consolidation loan. You could qualify for a \$15,000 signature loan with a rate as low as 6.75% APR* with approved credit.

Why pay higher interest rates? Get a loan from CSCU. Applying has never been easier—you can apply at any of our branches, through our website or over the phone at (719) 482-7600.

Whatever the reason may be, we are here to assist you!

*APR=Annual Percentage Rate.



New Website Up and Running

If you have not had a chance to visit our new website yet, now is the time. We are very excited that the updated site is more user-friendly and packed with information. Some of the newer features are one-click access to PC Home Teller and product promotions.

The new site has a link for NADA values, check reordering, Googleplex (our newest link for kids from pre-school through high school), collateral for sale and current rates. You can even view check copies if you are signed up with PC Home Teller.

Please check it out at www.cscu.com.



Privacy Statement

A Private Note to Our Members:

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following **privacy policy**:

Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services—no more.

Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use strong security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without our express consent, and we will not sell member information to telemarketing firms.

Our credit union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.



Free Checking Isn't Always Free

Shop and Compare Checking Account Options

With the fast pace of life these days, it's easy to overlook the fine print. Many banks offer "free checking", but there's almost always a catch. When shopping for your checking account, here are several questions to ask that will help determine whether the account offered will really serve your needs, and how much it will cost you in the end.

Account Requirements and Restrictions:

- Is there a minimum balance requirement? Some banks require a minimum balance of \$5,000 or more in order to receive their free checking benefits!
- Is Direct Deposit of your net pay-check required?
- Does the free checking offer expire? Many offers are made on a one-year term.
- Are you required to purchase your checks directly from the bank? If so, you may find that you have to pay as much as 3 times the outside rate for your checks.
- How many checks do you write in one month? Many so-called free checking accounts restrict your check-writing, requiring you to pay fees for each check written.

Services that may or may not be included:

- Credit/Debit Cards
- 24-Hour Phone Access
- Overdraft Protection
- Online Account Access
- Online Bill Pay

Be sure to carefully review the services and fees that any new account will include. These services are listed in the Fee Schedule, which you can obtain at any financial institution. Save yourself time, aggravation and money by taking the time to carefully review the fine print before opening your accounts. Be sure to compare bank offers with your Credit Union! Our main goal is to offer services to save, rather than take, your money!



Vacations Equal Donations

Get Away Today Vacations and Colorado Springs Credit Union have teamed up to help make dreams come true for hospitalized children across the country.

Every time a credit union member books a vacation through Get Away Today, a portion of that vacation price is donated to the Children's Miracle Network, a Credit Unions for Kids program.

Scott Earl, director of Credit Unions for Kids, recently received a check from Get Away Today Vacations in the amount of \$19,200.00 for the second quarter sales of 2004. Earl said, "Our partnership with Get Away Vacations and its participating credit unions has been tremendous! Every year the checks get bigger and bigger."

During the past five years Get Away Vacations and its participating credit unions have donated more than \$200,000 to the Children Miracle Network and over \$400,000 to charitable and educational organizations throughout the United States.

The 14 year-old travel company, now one of the largest providers to the Disneyland Resort in the world and the largest provider to Southern California in the world, offers discounts of up to 50% to people associated with credit unions, school districts and other organizations.

"It's free and easy to join," said Chuck Smith, President of Get Away Today. "All you have to do is call us. We do all the work. You have all the fun!"

Remember, somewhere a hospitalized child is also enjoying the benefits.

For more information, brochures are available at all of our branch locations—pick one up today!

Resumes Now Being Accepted for Volunteer Positions

The Nominating Committee of the Colorado Springs Credit Union is once again accepting applications for the Board of Directors and Supervisory Committee. Any member interested in applying is asked to review the "Attributes of a Nominee" listed below. If you meet the qualifications and feel that you could contribute to the future of CSCU, send in a resume along with a short paragraph expressing why you would like to run. All resumes must be received by Tuesday, March 1, 2005.

Send to: The Nominating Committee
Colorado Springs Credit Union
426 S. Cascade Ave.
Colorado Springs, CO 80903

Board of Directors Responsibilities:

Set policies, plan the credit union's course, make sure the credit union maintains a sound financial condition, keep communications open to the members, review the president's achievements and report to the membership.

Supervisory Committee Responsibilities:

Inspect and ensure the financial reporting objectives of the credit union have been met and that the internal practices and procedures safeguard members' assets.

Attributes of a Nominee:

- A member for at least one year
- At least 18 years old
- Has earned a high school diploma or equivalent
- A member in good standing, never having caused a loss at CSCU
- Prepared to commit at least four hours to each monthly meeting
- Able to attend the Annual Membership Meeting in the Spring and other credit union functions
- Willing to complete education in the credit union industry
- Willing to submit to a background check
- Has established personal financial stability
- Has established a good credit rating
- Trustworthy and credible among peers
- Capable of maintaining confidentiality about members and credit union affairs
- Prepared to execute responsibilities with care, loyalty and in good faith
- Prepared to disclose any conflict of interest, exercise authority in good faith and refrain from personal enrichment to be gained as a result of the position
- Willing to abide by policies as established by the Board of Directors



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 December 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 Money Market	.250%
\$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

Martin Luther King Jr. Day
Monday, January 17th

President's Day
Monday, February 21st

IMPORTANT WEB SITES

Credit Card balances
and history:
www.cscu.com

Internet Homebanking:
www.cscu.com or
<https://www.netit.financial-net.com/cscu/>

Reorder checks:
www.ClarkeAmerican.com

