

## 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 March 2005 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	1.258%
\$50,000 or more	1.638%
Christmas Club	.250%
IRA Shares	1.258%

\*Annual Percentage Yield. All rates are subject to change.

## 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

Hours 8 a.m. - 5 p.m. M-F  
9 a.m. - 3 p.m. SAT

**(719) 482-7600**

Toll-Free  
**1-800-555-6665**

**WWW.CSCU.COM**

## HOLIDAY CLOSINGS

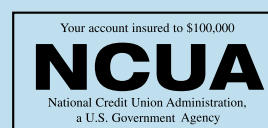
**Memorial Day**  
**Monday, May 30th**

## 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**



# The Springboard



This is how you get there

This year's candidates for volunteer positions are all incumbents re-running for three-year terms. They are as follows:

**For the Board of Directors:**

Michael Fansler and Robert Sayers

**For the Supervisory Committee:**

William (Geoff) Campbell

The application deadline to apply expired on Tuesday, March 1<sup>st</sup>. Pre-screening requirements needed to be completed prior to the Annual Meeting. **No nominations will be taken from the floor unless there are fewer candidates than positions.**

## 48<sup>th</sup> Annual Membership Meeting

It is that time of year again for our membership to be given the opportunity to attend our Annual Membership Meeting. This is your opportunity to visit with your credit union officials and reminisce with old friends. Our theme this year will focus around May Day, the start of Spring. We will also be providing *live* entertainment as well as giving someone the chance to win \$100 cash and other door prizes. This year's event will be held on **Saturday, May 14<sup>th</sup> from 3:00 p.m. to 6:00 p.m.** at the **Sheraton Hotel** located off of I-25 and Circle Drive. Heavy hors d'oeuvres will be served.

**The cost for this event is \$5.00 per person. Space is limited and we will accept reservations on a first-come, first-serve basis. Your name will be added to a master list for check-in. If you make a reservation and find out later that you cannot attend, please contact the credit union at (719) 482-7600.**

**The reservation deadline is Monday, May 9<sup>th</sup>. We hope to see you there!**



### Colorado Springs Credit Union 2005 Annual Meeting Reservation Form

Name: \_\_\_\_\_

Member Account #: \_\_\_\_\_ Phone #: \_\_\_\_\_

Names of Guest(s): \_\_\_\_\_

Total # of Persons Attending (\$5.00 per person): \_\_\_\_\_ Total: \$ \_\_\_\_\_

Check enclosed (*payable to Colorado Springs Credit Union*)

Deduct from Checking     Deduct from Savings

**RESERVATION DEADLINE:  
MAY 9<sup>TH</sup>, 2005**

Please complete and cut out this form, enclose your check (if applicable), and mail to:

**Colorado Springs Credit Union  
ATTN: Alan Zetterberg  
2735 Dublin Blvd.  
Colorado Springs, CO 80918**



## Improved Hours For Our Contact Center



CSCU has improved our Contact Center hours to better provide that one-on-one service you desire. You can now reach an agent from 8:00 a.m. to 5:00 p.m., Monday through Friday, and 9:00 a.m. to 3:00 p.m. on Saturday. If there is anything you are unable to accomplish online, give one of our agents a call.



## Rates are on the rise

With the Federal Reserve increasing interest rates, we are keeping a watchful eye on making sure you are receiving the most for your investment. We are always monitoring what is currently being offered within our local market. With this in mind, we ask you to give CSCU an opportunity to do what it takes to get you that rate. If you have a certificate maturing or are looking for a federally insured financial institution to invest your money in, check with CSCU for your investment options. We will even research the possibility of matching a local competitor's rate. CSCU would like to become your primary financial institution.



## Signature Loan Special



We have extended our Signature Loan special with a rate as low as **6.75% APR\*** for up to \$15,000. This special low rate will not last too much longer—**don't wait!**

We've made applying even easier with three unique ways! You can apply on our website at [www.cscu.com](http://www.cscu.com), over the phone at **(719) 482-7600** or just come into one of our branch locations. It cannot be any easier!

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

## New Business VISA® Credit Cards

CSCU can now offer Business VISA® Credit Cards to our membership, through an agreement with InFiCorp, our VISA® credit card provider. For more information, please contact the credit union at **(719) 482-7600** or stop by one of our branch locations and pick up an application.

# How about your picture on your checks?

Clarke American, our check printing partner, has come up with a way to help protect you against Identity Theft. Have your picture printed on your checks! This is a great way to help fight the increasing threat from Identity Theft. For more information you can either click on “checkreorderexpress” on our home page of our website at [www.cscu.com](http://www.cscu.com) or call Clarke American directly at **1-800-275-1053**. You can find the checks under “MyStyle” checks.



## Business Lending Available

You may not think about Colorado Springs Credit Union for a business loan—well, think again! If you are looking to build a home or office building, refinance an existing commercial property, or purchase some rental units, look no further! CSCU is excited to announce our new partnership with Centennial Lending. Centennial Lending is a Credit Union Service Organization (CUSO) which will assist CSCU in providing you with any type of

# Centennial Lending



loan, including “0 down” purchases. Just like your home equity loan or car loan, your business loan request will be processed, underwritten and approved locally by lenders with years of lending experience right here in Colorado!

If you would like a business loan, or just want to talk with someone about your Home Mortgage options, contact the loan department at CSCU, or visit Centennial directly at [www.centennial-lending.com](http://www.centennial-lending.com)



or call them at **1-866-588-1100**. You can also visit CSCU’s web site at [www.cscu.com](http://www.cscu.com) where you can apply for a loan quickly and easily from the convenience of your own home or office anytime—day or night.

We’d love the opportunity to show you that CSCU and Centennial Lending can provide you with any type of loan you need. Call us today for details.