

## 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 June 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	.250%
Money Market	
\$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

**Independence Day**  
**Monday, July 4th**

**Labor Day**  
**Monday, September 5th**

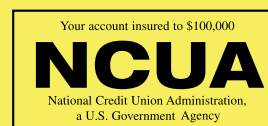
**Columbus Day**  
**Monday, October 10th**

## IMPORTANT WEB SITES

Credit Card balances  
and history:  
**[www.cscu.com](http://www.cscu.com)**

Internet Homebanking:  
**[www.cscu.com](http://www.cscu.com)** or  
**<https://www.netit.financial-net.com/cscu/>**

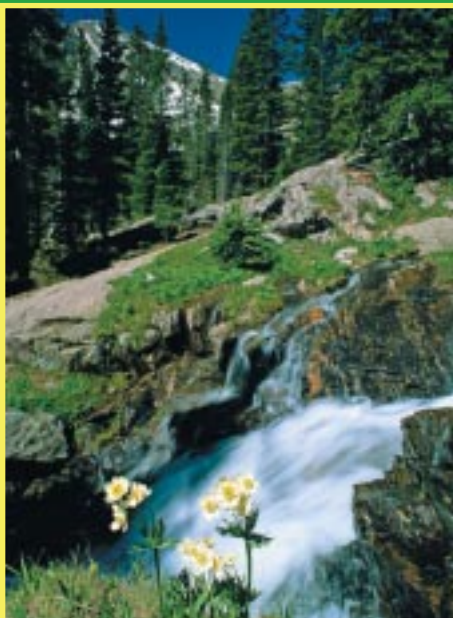
Reorder checks:  
**[www.ClarkeAmerican.com](http://www.ClarkeAmerican.com)**



# The Springboard



This is how you get there



## Did You Know?

You can change your **Logon ID** and **Security Code** for PC Home Banking after you initially set up your account.

- Log on to [www.cscu.com](http://www.cscu.com)
- Click on the **PC Home Teller LogIn** link and log in.
- Click on the **Personal Info** link to change your Logon ID and Security Code.

Keep your new Logon ID and Security Code in a safe place. Never give your Logon ID and Security Code to an unauthorized user.

## It's Summertime—Are Your Dollars Growing?

There's a lot of hub-bub each January about making New Year's Resolutions, but checking your progress toward those objectives mid-year is equally important. Summer is a great time to re-evaluate your goals, weed out any obstacles, and cultivate your savings success.



CSCU can help. We can match current rates offered by our competition on several types of savings accounts. Are you taking advantage of all the opportunities your credit union membership offers for personal financial growth?

**Direct Deposit/Payroll Deduction** allows your savings balance to grow almost effortlessly, since your deposit is made automatically. This can prevent the money from being sidetracked by unexpected expenses.

**Certificates of Deposit** give you a good place to “plant” your money for a period of time, and offer higher savings rates in return.

**Money Market Accounts** offer savings flexibility, paying you a higher interest rate than a checking account, but keeping your funds available for occasional withdrawals.

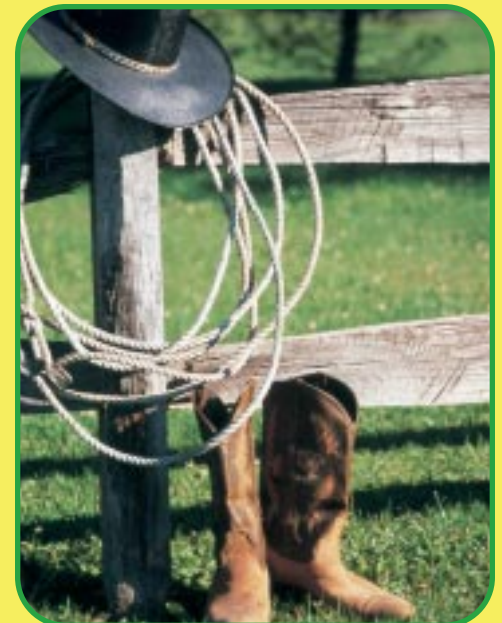
**Holiday/Vacation Club Accounts** help you save, bit by bit, for events which you know will stretch your normal budget. Before you know it, you'll be harvesting the fruits of your efforts and spending your holiday relaxing.

Check our services online at [www.cscu.com](http://www.cscu.com), then contact us today by phone at **482-7600** or toll-free at **1-800-555-6665** or stop in to see one of our friendly New Accounts Representatives. Enhance your financial yields with one of these members-only options. Let us help you meet your new Independence Day Resolutions!

## Two-Step Certificate

Would you like more control of the money you invest in certificates? CSCU is now offering a “Two-Step” Certificate that allows you to **add funds and bump up the rate** one time during the term. This way, you do not need to worry about locking in a rate for the entire term.

The minimum deposit for this certificate is \$1,000 and terms range 24 to 60 months. Call or stop by the credit union to open your “Two-Step” Certificate today!



## What is P.F.I.?

P.F.I. stands for Primary Financial Institution. A member who has our checking account, direct deposit and another product such as a debit card, Certificate of Deposit or a Loan has chosen CSCU as his or her P.F.I. **Why is it so important to CSCU?** We use P.F.I. values to monitor which members have truly made us their main financial institution. **Why is it important to you?** Having a high P.F.I. value shows your loyalty to CSCU, which in turn strengthens the credit union and the services it provides. Contact CSCU to find out how you can improve your P.F.I. status at the credit union.

## Annual Meeting Results

Our Annual Meeting was once again a huge success. In keeping with our theme of "Spring Time", unicorns and May Poles were displayed. The entertainment for this year was incredible. The Colorado Springs Police Cadet Color Guard presented the colors, and Fort Carson's own singing group "Harmony in Motion" provided a medley of songs from the 50's through today's music. To close the meeting, the Colorado Springs Children's Choir performed an emotional series of songs.

The business meeting portion was quick and to the point. No new members ran for volunteer positions. All three incumbents were re-elected to their positions for another three-year term. Those individuals were Mike Fansler and Robert Sayers for the Board of Directors, and William (Geoff) Campbell for the Supervisory Committee. Congratulations to all three members for continuing their service as credit union volunteers.

## CO-OP ATM Network

This is a reminder that CSCU has partnered with the national CO-OP ATM Network. This addition was in direct response to our July 2004 member survey, which showed that we did not provide adequate "fee-free" ATMs. With this partnership, you can now use any ATM which displays the CO-OP logo and avoid any additional fee.

For locations of the CO-OP ATM nearest your home or place of work, call the credit union or explore the "ATM Locator" icon on the front page of our credit union website.

## 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*

## Bauer Financial Award - June 2005

BAUERFINANCIAL INC. is proud to announce that Colorado Springs Credit Union has earned a 4-Star Excellent rating. This marks the 53rd consecutive quarter that the credit union has achieved this honor. The 4-star rating recognizes Colorado Springs Credit Union's continual excellent performance and strength based on an evaluation of the most recent financial data filed by the credit union with federal regulators and analyzed by BAUERFINANCIAL.



# Open a Summer Toy Loan & Receive a Free Gas Card!

Our Summer Loan Special will offer something we all need to use on a daily basis—gasoline. When you open a new loan for a Motor Home, Travel Trailer, Boat, Motorcycle, ATV or Watercraft through CSCU, we will give you a gas card after the loan closes. CSCU will provide a gas card worth \$10 for every \$1,000 that is closed on your summer loan. If you play your cards right, you could receive a gas card for up to **\$250!**

You can apply for the loan on-line through our website at [www.cscu.com](http://www.cscu.com), over the phone at **482-7600**, or in person. If your loan is approved and booked, we will mail you a gas card. If you bring in a friend or family member to close a Summer Loan Special, you could receive an additional card worth \$50. Check out the promotion on our website at [www.cscu.com](http://www.cscu.com) or call our Contact Center at **482-7600**.

## LOC Advance & Receive a Gas Card!

From now through the summer of 2005, if you take an advance on your Line of Credit with CSCU for over \$2,500, we will give you a **\$50 gas card!** This will be a controlled disbursement to pay off other creditors. Contact us today for more details.

## Health Savings Account

What is a Health Savings Account? A Health Savings Account (HSA) gives you more flexibility and control over your health care costs. That's because it empowers you to make your own health care decisions. The benefits of an HSA are as follows:



**Protection**—You will have an opportunity to save money to pay high or unexpected medical bills.

**Affordability**—High health insurance policy deductibles mean lower premiums.

**Savings**—Your ability to deduct your contributions and the tax deferral of account earnings enable you to build your account.

**Flexibility**—You can contribute at any time during the year, and your HSA balance rolls over from year to year.

**Portability**—You own the account, so it goes where you go, regardless of any job changes.

If you have any questions in regards to your options or if you would like to open your own Health Savings Account, call or stop by one of our branch locations.

## 6.75% Signature Money Still Available!



CSCU still has plenty of Signature money to be lent out at just 6.75% APR\*. If you have not already applied for your piece of this special offer, what are you waiting for? This is some of the cheapest money around and can be used for almost anything. Come in today or call **482-7600** and let one of our Contact Center agents take your information to start the process.

\*APR=Annual Percentage Rate.