

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 .501% APY* was declared on regular shares for the month of September 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 | .501% |
| High Yield & Deposit | .501% |
| Money Market | |
| \$2,500 to \$4,999.99 | 1.005% |
| \$5,000 to \$9,999.99 | 1.005% |
| \$10,000 to \$49,999.99 | 1.258% |
| \$50,000 or more | 1.638% |
| 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

HOLIDAY CLOSINGS

Columbus Day
Monday, October 10th

Veterans' Day
Friday, November 11th

Thanksgiving
Thursday, November 24th

Christmas
Monday, December 26th

New Year's
Monday, January 2nd

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

Member Services Contact Center (719) 482-7600

Toll-Free

1-800-555-6665

WWW.CSCU.COM



The Springboard



This is how you get there

FINAL NOTICE TO CHECKING ACCOUNT HOLDERS

The Colorado Springs Credit Union converted the share draft (checking) program to another vendor in 2001. Effective **November 1, 2005**, we will **NO LONGER** process transactions with the old routing number of **091901972**. All transactions being processed with this code will be returned **CLOSED ACCOUNT**. If you are still using share drafts with this old routing number (**091901972**), please contact a member service representative at Colorado Springs Credit Union immediately to reorder replacement drafts.

If you have automated transactions clearing your account, and they read as check number 8902 or deposits 8909, you will need to contact each merchant and provide them with the new routing number: **307074690**.

If you have any questions, please contact the credit union at **(719) 482-7600**. Thank you for your prompt attention to this matter.

*Colorado Springs Credit Union
Management*



Two-Month Christmas Extension

Sign up 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 2006**. 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.



X _____
Borrower's Signature Date

X _____
Joint Borrower, Co-Signer or Guarantor's Signature Date

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

Lending Authority's Approval Date

RETURN FOR APPROVAL BY 10/31/2005.



Hurricane Katrina Relief

Our hearts go out to those affected by Hurricane Katrina. To assist our members in determining if they would like to donate toward the relief efforts, CSCU has set up a link on our web site to "Network for Good", which is a non-profit organization that lists all of the agencies that are currently assisting. Please go to www.cscu.com for details.

Donation tip: To ensure that your donation goes directly to the organization of your choice, we recommend that you visit their website directly; research the charity that you plan to donate and be wary of telephone solicitations.



4-Star Excellent Rating

Colorado Springs Credit Union has been awarded BauerFinancial's 4-Star Excellent rating for the 54th consecutive quarter. BauerFinancial, the nation's leading independent credit union rating firm, recognizes Colorado Springs Credit Union's past and present strength and performance through this prestigious award. (The award is based on an analysis of current financial data as supplied by federal regulators, supplemented by historical data.)



"Credit Unions like Colorado Springs Credit Union do not need to be reminded by the administration that we live in an ownership society," comments Karen Dorway, President of the research firm. "They are one of the cornerstones of that ownership. Credit Union executives, like Ms. Theresa Laugesen, CEO of Colorado Springs Credit Union, reach out to the members to achieve that goal on a daily basis. CSCU and other credit unions like it are an integral part of the foundation that makes America great".

Control Your Health Care Costs

With the rising cost of health insurance affecting all of us, what sort of options do we have? Any individual under the age of 65 is eligible to contribute to a Health Savings Account (HSA) if they have health insurance under a qualified health plan, and that plan has a high deductible. A high deductible health



plan (HDHP) is defined as a plan for an individual that has a maximum deductible of \$1,000 with a cap of \$5,000 out-of-pocket expenses (indexed annually). For families, an HDHP is a plan with a minimum deductible of \$2,000 with an out-of-pocket cap of \$10,000 (indexed annually).

The **money** in your HSA account **belongs to you**. The money in the account rolls over from year to year, earning interest tax-free and continuing to accumulate for future years. Contributions are allowed for up to 100% of the annual deductible. The maximum annual contribution is not to exceed \$2,600 for individual policies and \$5,150 for family. These funds may be used to pay for future medical expenses tax-free.

Contact CSCU or stop by any of our branches for information on how you can open your own Health Savings Account today.

Need Cash?

This is a reminder that since CSCU is now a part of the nationwide CO-OP ATM Network, you now have access to over 20,000 ATMs nationwide which will not charge you a fee. There are over 600 in the state of Colorado alone, providing easier access to your money with more convenient locations.

To locate the ATM location nearest to you, either call us at **(719) 482-7600** or click on the ATM locator on our website at www.cscu.com.



Flexibility in a Certificate

If you are like most people, locking in a rate on a certificate for an extended period of time may have you scratching your head. With interest rates rising, Colorado Springs Credit Union has developed a certificate which will allow you to bump up your interest rate once during the term and add more funds once as well. Our Two-Step Certificate was designed to give you peace of mind—depositing your funds for a longer term and being able to increase your rate farther down the road.

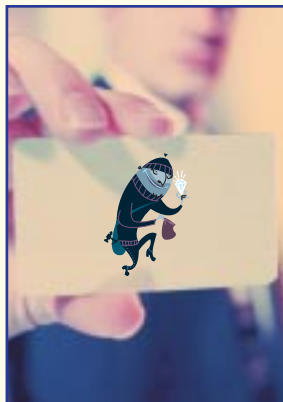
The minimum deposit to open a Two-Step Certificate is \$1,000, with terms ranging from 24 - 60 months. **The best thing about a certificate with CSCU is that we will NOT subtract a penalty from your original principal amount unless interest has been withdrawn.** Plus, your funds are federally insured for up to \$100,000 per account.

Why not bring your money over to CSCU and have more control of it?

VISA® Credit Card Rumors

There have been numerous reports that credit card information has been lost or stolen from various merchants and processors. Most of this information came from merchants and processors who were not storing the card data properly—not following VISA and MasterCard® rules. The information taken included the card number, expiration date and security code of certain credit cards. **CSCU VISA credit card holders were not affected by this security breach.**

It is important that you carefully review all your credit card statements to ensure that each transaction is one that you authorized. If you see anything you do not recognize, be sure and report it as soon as possible by calling **1-877-875-8078**.



We can make your holiday season easier!

Plan ahead for the holiday season by giving yourself more cash. CSCU is currently offering our year-end Collateralized Loan Refinance Special. If you refinance an existing collateralized loan with CSCU from another institution, we will help you out with your holiday spending. When your loan is closed, you will get to choose from either **deferring your first payment for 90 days OR receiving cash back of up to \$300.** What a great help for the holidays!

An added bonus to this program is that CSCU will try to **lower your rate by 1% with a floor rate of 5.25% APR*.**

Money for the holidays AND a lower rate... What more could you ask for? We have even made applying for a loan easier by giving you more options. You can call in your request to **(719) 482-7600**, apply online at www.cscu.com or stop by one of our convenient branch locations.



*APR-Annual Percentage Rate. This offer does not apply to any existing loans with CSCU. Valid with approved credit. Offer expires 12/31/05.