

Colorado
Springs



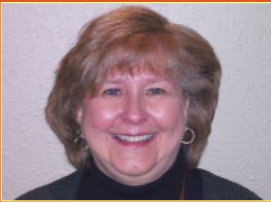
Credit Union

This is how you get there

A Quarterly Publication
of the Colorado Springs
Credit Union

Meet One of Our Associates

Brenda DePoilly is a Branch Manager at our West



branch located on the corner of Cimarron and Cascade. Brenda is from Knoxville, Tennessee, and has been with CSCU for the past six years. Along with her husband Chris, they have three kids and a Golden Retriever named Baron. Brenda loves to go camping, read a good book, work in her garden and go for walks. When asked what she loved most about living in Colorado, she said the mountains and fresh air.

49th Annual Meeting

Play Ball! This will be the theme of our 49th Annual Membership meeting. If you like baseball, please join us as we root on our own Colorado Springs Sky Sox to victory. On Saturday, May 20th, our membership meeting will be held in their newly enclosed Centennial Banquet hall down the first base line. Come enjoy stadium food, which includes hamburgers, hot dogs, barbecue beef and chicken. The cost will be **\$5 per person** which includes stadium seating for the game.



Saturday, May 20th

Social hour and meeting at 5:00 p.m.

Sky Sox Stadium (Centennial Banquet Hall)

Game starts at 7:05 p.m.

To RSVP, please contact the credit union at **482-7600** before May 15th.

Change In Hours (Woodland & Main Locations)



**We have changed the hours for two
of our branches.**

Our Woodland Park branch will **no longer** be opened on Saturdays and will close for lunch daily from 12:30 p.m. to 1:30 p.m., Monday through Friday. If you need credit union services, you can either use the ATM located at the Woodland Park branch or our West branch located off the corner of Cimarron and Cascade in downtown Colorado Springs.

Our Main office has expanded their Friday lobby hours. The lobby will now open at 8:00 a.m. and close at 6:00 p.m. on **Fridays only**. The lobby will only be open on Saturdays for **teller transactions only**.



The Best HELOC in Town

Are you looking for the *best* Home Equity Line of Credit (HELOC) around? CSCU is now offering a choice of either paying 1 1/2% of your balance monthly OR Interest Only. With our new Adjustable Rate Mortgage*, you can draw up to 15 years with a 30-year payback. The introductory rate for the first six months will be 6% followed by the Prime Rate thereafter. For an added BONUS, there will be NO Closing Cost**, and we will lend up to 95% of your home's value.

*Prime Rate will be determined monthly as disclosed in *The Wall Street Journal*. The floor rate for this loan will be 5.00% with a ceiling rate at 16.00%. The Interest Only option must be selected at the start of the loan. A sample of a monthly payment for Interest Only loans would be \$5,000.00 at 6.00% = \$24.66 per month.

**Some exceptions may apply.

Theresa Laugesen's Retirement

Colorado Springs Credit Union is bidding farewell to Theresa Laugesen, who, for more than 19 years has served as President/CEO of the credit union. Both the Board of Directors and staff would like to express their thanks for her continued efforts in the growth and advancement of services and products provided to the members. We wish her the best in her future endeavors.



National Youth Savings Week

Every year the Credit Union National Association (CUNA) promotes the National Youth Savings Week. This year CSCU would like to jump on board and ask you: "*Why haven't you stopped in and opened accounts for your kids?*" Now is the best time to start your child in the process of learning the responsibilities of the financial world. And with this said, for every "new" youth account that is opened in the month of April, that child's name will be entered into a drawing. CSCU will hold a drawing at the end of April for a \$50 gift certificate of choice.

*Helping our kids learn today—
Colorado Springs Credit Union will guide them.*



CO-OP ATM Network



This is to remind all of our members that CSCU is a part of the "**Fee-Free**" CO-OP ATM Network. This means that there are several hundred ATMs within El Paso and Teller Counties where you can access your money without being charged a fee.

This network has grown to over 25,000 ATMs nationally. To locate the nearest CO-OP ATM to your home or work, go to our website at www.cscu.com and click on the "ATM Locator" link.

Save Money (and Lives) with Get Away Today Vacations



Get Away Today Vacations offers benefits to not only you, but also to thousands of hospitalized children across America. That's because they donate a portion of every vacation booked by a Colorado Springs Credit Union member to the Children's Miracle Network Credit Unions for Kids

program in your area. Get Away Today Vacations recently sent a check to Credit Unions for Kids in the amount of \$35,932.50. This amount represents the members of all Get Away Today's partnered credit unions who booked a vacation from May 1 through October 21, 2005. With your help, we can donate even more.

Take advantage of this great offer and save big! Call **1-866-FUN-TRIP** or log on to **www.GetAwayToday.com**. Also, look over the enclosed flyer from Get Away Today. Be sure to mention Colorado Springs Credit Union when you book your vacation.



Signature Loans

Are you looking for a little financial relief? If Uncle Sam, your past holiday debts or maybe the once-in-a-lifetime vacation are staring you in the face—why not let CSCU help? A Signature Loan at CSCU can be used for many reasons. To get some relief, you can apply online at **www.cscu.com**, over the phone at **(719) 482-7600** or stop by one of our branch locations.



A signature loan from CSCU can save you money, aggravation and time.

InFiBank Payment Processing

CSCU will **no longer** be able to deduct money from your member account and forward it to your CSCU VISA® credit card account for payment. You will need to either mail your payment in directly, or go online to **www.cardmemberservices.com** to make the payment. You will need to establish a User Identification (ID) and Password in order to do so.



Universal Default

An article in our January 2006 quarterly newsletter stated that our VISA® credit card does not include a universal default clause. This is to let you know that our CSCU VISA credit card **DOES** include a universal default clause. We do apologize for listing this information incorrectly and we hope that it did not cause any inconvenience.

To learn more, you can visit **www.cardmemberservices.com** and click on the “Legal Agreement” button.

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 March 2006 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%
Health Savings Account	.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 a.m. - 6 p.m. F
9 a.m. - 12 noon SAT*
(*Teller transactions only)

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**
(**Closed 12:30 pm - 1:30 pm)

Member Services

Contact Center

(719) 482-7600

Toll-Free

1-800-555-6665

WWW.CSCU.COM

HOLIDAY CLOSINGS

Memorial Day
Monday, May 29th

Independence Day
Tuesday, July 4th

Check our website for future
closings at **www.cscu.com**

IMPORTANT WEB SITES

Credit Card balances
and history:
www.cscu.com or
www.cardmemberservices.com

Internet Homebanking:
www.cscu.com or
www.netit.financial-net.com

Reorder checks:
www.ClarkeAmerican.com

