



Navigate Life—
Colorado Springs
Credit Union
will guide you

A Quarterly Publication
of the Colorado Springs
Credit Union

Meet One of Our Associates

Angelika
Schneibel
is our new
Branch
Manager at



the North branch, located at 2735 Dublin Blvd. Angelika is from Eschwege, Germany, and has worked for CSCU for the past 7 1/2 years. Up until her recent promotion, she worked at our Main Office overseeing the Teller operations. Angelika has two grown kids and enjoys reading, watching TV and just relaxing. When asked what she liked best about living in Colorado Springs, she said that it was the beauty of the state and the friendly people.

Annual Meeting Results

The credit union's 49th Annual Membership meeting was a huge success. It attracted one of the largest turn-outs that we can remember. The following volunteers were re-elected to a three-year term on our Board of Directors: Curt Decapite, Charles Morgan and Don Singmaster. On our Supervisory Committee, Lee Trovas was re-elected to a three-year term and Joseph Fabeck was elected to finish out a one-year term.



With this year's event held at Sky Sox Stadium, baseball was in the air which included a traditional tailgate party and a game that followed the general meeting in which our home team came out with a win. Next year's meeting will celebrate the credit union's 50th Anniversary. We hope to see you there!

Robert Parker Retires

Bob Parker, who has been on the CSCU Board of Directors for the past 30 years, has decided to retire from the Board. Bob has held numerous positions throughout his volunteer time with the credit union, and all of us here at the credit union, as well as our volunteer staff, will truly miss having him around.



*Pictured above: Chairman of the Board
Mike Fansler, left, standing with Bob Parker.*

Bob was honored at our Annual Membership Meeting on the 20th of May out at Sky Sox Stadium. He received a plaque as well as a weekend stay for two at the Broadmoor Hotel. We at the credit union wish Bob and his wife Eileen the best of times to come.

New Checking Accounts

CSCU is proud to announce that you have a choice of what type of checking account you can have. Starting July 1st, you can select from our Basic Checking, Advantage Checking or Electronic Checking. (We are welcoming back “Paid Dividends” on our Advantage and Electronic checking accounts.) You will need to contact the credit union in order to authorize which type of account you would like, as well as the information and restrictions they may have. Below is a list of the features offered for each account:



Basic Checking

- No Minimum Balance
- Unlimited Check Writing
- FREE PC Home Banking and Easy Access
- First ATM/Debit card FREE
- Overdraft availability (with approval)
- Unlimited no-fee ATM access with CO-OP® Network

Advantage Checking

- Dividends on average daily balances over \$1,000
- Unlimited Check Writing
- FREE PC Home Banking and Easy Access
- FREE ATM/Debit Card
- Advantage Pay overdraft privileges
- Unlimited no-fee ATM access with CO-OP Network
- Direct Deposit required

Electronic Checking

- Dividends on average daily balances over \$500
- Unlimited Check Writing
- FREE PC Home Banking and Easy Access
- FREE ATM/Debit Card
- Advantage Pay overdraft privileges
- Unlimited no-fee ATM access with CO-OP Network
- FREE online Bill Pay with Direct Deposit

Internet Phishing Traps

With the overwhelming increase in internet and plastic card-based fraud, the federal government would like to pass along this information to assist you in staying secured. The credit union does not send out emails seeking personal financial information. It's rare for any financial institution to do so, so don't respond to those requests.



- Be suspicious of any email with urgent requests for personal information.
- Do NOT send personal information (e.g., credit or debit card numbers, Social Security numbers, or PINs—Personal Identification Numbers) in response to an emailed request from anyone or any entity.
- Don't use links contained in suspicious email to reach any web page. Members should call the credit union or visit its site by typing the address into a web browser.
- When in doubt, consult with credit union employees who know how to recognize phishing and can advise members. Report suspicious activity to the Federal Trade Commission and send the phishing email to **uce@ftc.gov**.
- If you suspect you have received a fraudulent email from VISA®, contact **phishing@visa.com**.
- Treat unsolicited emails with caution; delete without opening whenever it is practical.
- Never respond to requests to verify personal information over the web.
- Don't click on questionable links or open unexpected attachments—even if you think they're from a trusted source.
- Use only secured Web sites. Look for “https” in the URL—the “s” means the site is secure.
- Check your online accounts at least monthly and have a fraud alert placed on your credit report if your data is stolen.

Is Everyone in Your Family a Member of Ours?

It may seem a little old-fashioned to consider your financial institution a family—today's companies are supposed to be polished, professional and efficient. But credit unions, long based in the philosophy of “people helping people,” are more like families than some family-owned businesses. We genuinely care about improving the future of our members. Our volunteer Board of Directors is constantly seeking ways to bring better financial solutions to you, and our dedicated staff is constantly seeking ways to deliver those solutions more effectively.



Share the Financial Rewards

We enjoy helping you achieve your financial goals of saving for the future, financing a vehicle, owning a home—and we'd like the opportunity to do the same for your family members. As you already know, we offer all the world-class resources of big banks, but we return all profits to our member-owners in the form of higher dividends, lower financing rates, and the latest ways of delivering personalized service.

Refer Your Family Members

In that same spirit of people helping people, invite your family to join ours. Studies have shown that credit union members pay less for their financial services—why not let them in on your secret? Joining Colorado Springs Credit Union gives them the opportunity to:

- Earn higher dividends on their savings
- Lower their financing costs
- Reduce or eliminate their fee expenses
- Access financial education resources

Switching is EASY

Our friendly Member Service Representatives are happy to help your family members make the move—it's easier than you think. For membership applications, or if your family has questions, call us today at **(719) 482-7600**. Your family members can also view our products and services online at www.cscu.com and complete a quick and easy membership application online.

Woodland Park Branch Closure

Effective Friday, June 30th, our Woodland Park branch location will be permanently closed. Members can still do their business at our downtown location off of Cimarron & Cascade. There are also two CO-OP ATMs located in Woodland Park that are fee-free.



Mortgage Loans

CSCU can provide you with almost any type of mortgage loan product that you can think of. From a transitional First Mortgage, Second Mortgage, Home Equity Line of Credit (HELOC) and Interest-Only, we can take care of your needs. If CSCU cannot offer what you are looking for, we can refer you to Centennial Lending, a credit union service organization located in Denver. They can provide Construction Loans, Bridge Loans, Land Loans as well as Business lending.

Take advantage of the property you own and make it work for you. Contact us today with any questions or concerns you may have by calling **(719) 482-7600**. A trained Contact Center agent will guide you through the process.

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 and Main 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 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	.250%
High Yield & Deposit	.250%
Advantage Checking	.250%
Electronic Checking	.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

Member Services

Contact Center

(719) 482-7600

Toll-Free

1-800-555-6665

www.cscu.com

HOLIDAY CLOSINGS

Independence Day
Tuesday, July 4th

Labor Day
Monday, September 4th

Columbus Day
Monday, October 9th

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

