

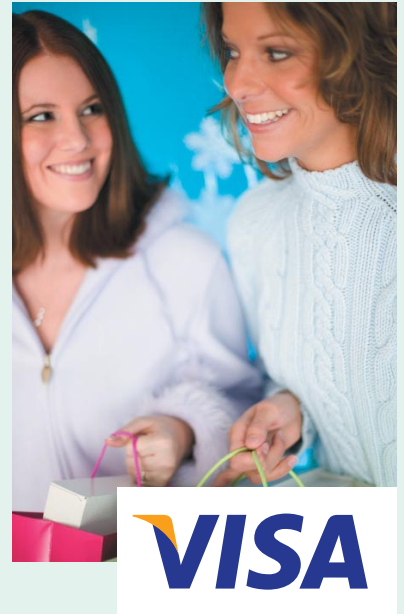


Navigate Life—
Colorado Springs
Credit Union
will guide you

A Quarterly Publication
of the Colorado Springs
Credit Union

Visa® Gift Cards Now Available

CSCU is now offering Visa Gift cards for sale. You can pick the amount of the card within the range of \$10 to \$1,000 and they are accepted anywhere you see the Visa logo. You can secure the card by attaching a Personal Identification Number (PIN) in case the card is lost or stolen. For a small fee of \$5, why stress? These cards are available at all CSCU branch locations and are non-reloadable.



Broken ARM*? *We'll Set It Right.*

If the interest rate on your adjustable rate mortgage (ARM) is about to break your wallet, Colorado Springs Credit Union can help. We offer home loans to meet your entire mortgage lending needs with low rates, personal service, flexible lending and quick turnarounds.

Over 41% of the first mortgages along the front range of Colorado are currently in an adjustable rate or interest-only first mortgage plan. With interest rates on the rise, most individuals will not be able to afford the “unknown” increase in their payments. Contact the credit union today to see how we can assist you in locking in a “fixed rate” plan that you can afford. You can contact the credit union at (719) 482-7600, begin the process online at www.cscu.com or stop by one of our convenient branch locations.



**Adjustable Rate Mortgage*

Volunteers Needed

The Nominating Committee of the Colorado Springs Credit Union is once again accepting applications for the Board of Directors and Supervisory Committee. Any member interested in applying is asked to review the "Attributes of a Nominee" listed to the right. If you meet the qualifications and feel that you could contribute to the future of CSCU, send in a resume along with a short paragraph expressing why you would like to run. All resumes must be received by Wednesday, February 28, 2007.

**Send to: The Nominating Committee
Colorado Springs Credit Union
3010 E. Willamette, Colorado Springs, CO 80909**

Board of Directors Responsibilities:

Set policies, plan the credit union's course, make sure the credit union maintains a sound financial condition, keep communications open to the members, review the president's achievements and report to the membership.

Supervisory Committee (Audit Committee) Responsibilities:

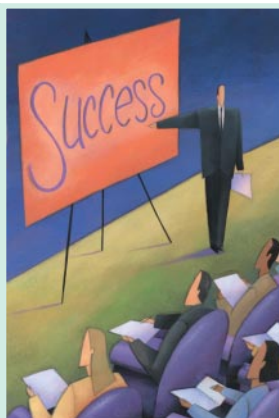
Inspect and ensure the financial reporting objectives of the credit union have been met and that the internal practices and procedures safeguard members' assets.

Member Educational Seminar Series

CSCU is now offering Educational Seminars at our north branch location. These seminars are designed to educate and inform our members of products and services that may affect your life. These seminars will be on a first-come, first-served basis.

Here is a list of the upcoming seminars:

- **Medicare Supplement Plan Information**
Thursday, February 22nd at 12:00 p.m.
- **Health Savings Accounts (HSA)**
Tuesday, March 13th at 6:00 p.m.



These seminars are free—you can R.S.V.P. by calling **482-7600**.

Attributes of a Nominee:

- A member for at least one year
- At least 18 years old
- Has earned a high school diploma or equivalent
- A member in good standing, never having caused a loss at CSCU
- Prepared to commit at least four hours to each monthly meeting
- Able to attend the Annual Membership Meeting in the Spring and other credit union functions
- Willing to complete education in the credit union industry
- Willing to submit to a background check
- Has established personal financial stability
- Has established a good credit rating
- Trustworthy and credible among peers
- Capable of maintaining confidentiality about members and credit union affairs
- Prepared to execute responsibilities with care, loyalty and in good faith
- Prepared to disclose any conflict of interest, exercise authority in good faith and refrain from personal enrichment to be gained as a result of the position
- Willing to abide by policies as established by the Board of Directors

CU on Payday—Fast Funds

CSCU is now proud to offer an alternative to payday lending institutions that are springing up all over the state. CU on Payday—Fast Funds allows our members the opportunity to take out a small, unsecured, short-term cash advance which would usually be scheduled for repayment at the borrower's next payday. For a lower fee than what is currently being charged from the payday lending companies, you will be able to receive a short-term cash advance. This service is quick, easy and more affordable, so stop by one of our branch locations for more details.



Do You Have Old Photos of CSCU?

With CSCU celebrating 50 years of Excellence in 2007, we are in a search to come up with photos of the credit union or staff from the early years. If you have anything that you feel will reflect back to the credit union, please contact our Chief Marketing Officer, Alan Zetterberg, at **482-7666**.

Change in Lobby Hours

Effective January 2007, the lobby hours of all of our branch locations will change to allow us the opportunity to provide additional training time for our staff. **The lobbies will not open until 10:00 a.m. on all Wednesday mornings.** With a better trained and informed employee, we will have the opportunity to provide more efficient member service. The drive-ups will continue to open at their normal time of 7:30 a.m. The management of CSCU would like to apologize for any inconvenience this change in hours may cause.



IRA Season

It's that time of year again to consider an Individual Retirement Account (IRA). Let CSCU assist you and answer any questions you may have. Our experts can explain the difference between a Traditional and Roth IRA. IRAs are also now federally insured up to \$250,000. *Give us a call!*

Turbo Tax Online

Once again, CSCU will have a link on our website which will allow our members to file their tax return online for a low fee. Here are some advantages:

- It's a fast, easy and economical way to prepare and file tax returns.
- It walks taxpayers step-by-step through the filing process.
- It's updated with new tax law changes.
- It supports more than 100 IRS tax forms, schedules and worksheets—and prepares all state returns, including the District of Columbia.
- There's no risk—members don't pay until they are ready to print or electronically file their returns.
- It's even FREE for qualifying low-income taxpayers*

Click on the link at our website, www.cscu.com, for details.

CO-OP ATM Network at 7-Eleven Stores

Are you looking for additional locations that will allow you the opportunity to withdraw "cash" from your account without a fee? You can now utilize an ATM at any 7-Eleven store location without being assessed a fee. All 7-Eleven stores are now a part of our CO-OP ATM network and they have over a thousand store locations nationwide. *(See the enclosed insert for more information.)*



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 December 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, Tu, Th
10 a.m. - 5 p.m. W
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
10 a.m. - 5 p.m. W
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
10 a.m. - 5 p.m. W
8 a.m. - 6 p.m. F
9 a.m. - 3 p.m. SAT

HOLIDAY CLOSINGS

Martin Luther King Jr.'s Birthday
Monday, January 15th

Presidents' Day
Monday, February 19th

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

Member Services

Contact Center

(719) 482-7600

Toll-Free

1-800-555-6665

WWW.CSCU.COM

