



YOUR COMMUNITY CREDIT UNION

Member Advantage

CCU GIVES BACK OVER \$19,000 TO MEMBERS



It is with great pride and pleasure again this year that we pay a bonus dividend to our members. As a member of College Credit

Union, you can be proud that your credit union is sharing its profits/capital with the membership for the second year.

This bonus dividend is College Credit Union's way to reward its members (owners) for keeping us safe, sound, and secure in another year of economic turmoil. It is also the way College Credit Union shares its profits, or member capital. We always pay market rates on deposits and have very competitive rates on loans, both of which are another direct way of sharing our profits with the membership.

Over one third of the members at CCU qualify for the bonus dividend.

Please tell a friend about College Credit Union! And be sure to ask them about their bank's bonus dividend!

Sincerely,

Walter W. Marx
President/CEO

SAVE THE DATE FOR CCU'S 2010 ANNUAL MEETING

College Credit Union is hosting its 75th Annual Meeting on April 27, 2010. This is a very special dinner meeting and celebration! It will be held at Aims College Corporate Education Center, 5590 W. 11th St. in Greeley. The festivities begin at 7:00 p.m. Please come and be an active part of your credit union—after all, it belongs to you!

Come share your thoughts, vote for board members, participate in the business meeting, and enjoy the evening. In addition to the business aspect, there will be refreshments and prizes, and this year's keynote speaker and comedian, Karyn Ruth White, will present "Laughing all the way to the Credit Union". Karyn Ruth gives funny keynote programs and motivational humor nationally. Get more information at www.karynruthwhite.com. Enjoy! ■

eSTATEMENTS SAFER FOR YOU, SAFER FOR THE TREE

eStatements offer security and support going "green"!



Since you now can view your 12 most recent monthly statements online, it's time to opt to stop receiving them in the mail. You'll have greater security—no worrying about identity thieves who raid mailboxes or go "dumpster diving" for your account information. And by getting rid of the paper

It's about time.

Save money when you refinance your mortgage with a new **10-year first mortgage** at CCU for a limited time.

- **AS LOW AS 4.99% APR***
- **\$99 CLOSING COSTS**

*APR is Annual Percentage Rate. 70% Loan to Value. Refinance from another financial institution. All rates are subject to change at any time without notice, so be sure to speak with a loan officer for more information. Rate is based on member credit score and term. Maximum loan is \$100,000 and Owner Occupied only. 120 monthly payments are \$10.60 per \$1,000 borrowed.

**For qualifying loans. See the credit union for complete details.



« eStatements, cont.

clutter, you'll also be doing your part to keep a few more trees standing for all to enjoy. Best of all, eStatements allow you to view, print, and retrieve your statement as well as the last 3 months' worth of check copies. Call or come in today to set up your eStatements. You can also sign up online through Home Banking. Everyone benefits! ■

financialjourneys

Read this month's issue of Financial Journeys by following the link at CollegeCU.org. In this issue:

- No Changes for 2010 Retirement Plan Limits
- Year-End Review Encourages Revisiting Your Philanthropic Goals
- Financial Planning: Can Your Retirement Funds Withstand Healthcare's Bite?

Kietzmann & Associates, LLC

1025 East Swallow Rd. | Fort Collins, CO 80525
970.206.9535 | gary.kietzmann@raymondjames.com

Financial Journeys is a publication of Raymond James Financial Services, Inc. and Kietzmann & Associates, LLC. Gary Kietzmann of Kietzmann & Associates is the Certified Financial Planner™ for College Credit Union.

BE AUTOSMART WITH CUDL
BE PREPARED BEFORE YOU ENTER THE DEALERSHIP

What you do before you walk into the showroom might just be the most valuable time you spend shopping for a new car. Here are a few tips that could make a big difference when you are ready to buy your next vehicle. Remember that you can



AutoSMART button on website

always go to CollegeCU.org and click on the AutoSMART button for more details.

1. **Assess your budget** and determine how much you can spend. CCU can help.
2. **Do your homework.** Research online.
3. **Get the inside story.** Know how much the dealer paid.
4. **Set your price.**
5. **Contact your local CUDL AutoSMART dealer** by visiting CollegeCU.org.
6. **Negotiate.**

« AutoSMART, cont.

7. **Procure financing.** Credit union financing is your best bet. We can prove it.
8. **Test drive** the car.
9. **Close the deal.**
10. **Carefully consider the extras** (CCU limits the amount a dealer can charge).

If it's time for a new car, a CCU auto loan can save you a lot of money!

COLLEGE CREDIT UNION LOCATIONS & HOURS

2901 S. 27th Ave., Greeley, CO 80631
1503 9th Ave., Greeley CO 80631
Phone: 970.330.3900
Toll-Free: 866.870.3150

Mon., Tues. & Thurs.. :8:00 a.m.–5:30 p.m.
Wed. 9:30 a.m.–5:30 p.m.
Fri. 8:00 a.m.–6:00 p.m.
(2901 S. 27th Ave. — drive-up only)
Sat. 9:00 a.m.–12:00

Holiday Closures

New Year's Day 1/1/10 & 1/2/10
Martin Luther King Jr. Day. 1/18/10
Presidents' Day 2/15/10

skip a payment :-)

CCU would like to extend you the offer to **skip one of your vehicle or personal loan payments.**

Complete this form and return it to CCU.

Member Name: _____

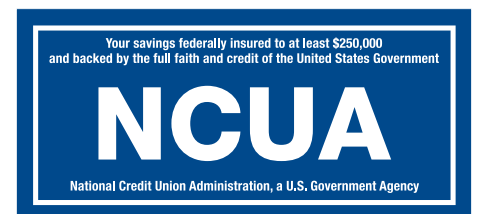
Member Number: _____

Loan Type: _____

Payment to skip: January February

Member Signature: _____

**I must be a member in good standing with all loans to participate in the skip a pay program. I may skip one full payment on the following loan types: new/used vehicle & personal loans. The skip-a-pay program is not offered for Overdraft Protection, 1st Mortgages, Home Equity Lines of Credit, or 2nd Mortgages. Finance charges will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreements, both during and after the deferral period. This means that this deferral of scheduled payments will result in having to pay higher total Finance Charges and possibly a higher total number of payments than if I made my payments as originally scheduled. I will, therefore, have to make extra payment(s) after my loan would have otherwise been paid off. In all other respects, the provisions of my original agreement remain in full force and effect. I agree to contact the Credit Union for exact payment information. I agree that I will resume making scheduled payment beginning with the payments due during the month following the deferral and will make all scheduled payments due thereafter. My next monthly payment will include the finance charge from the skipped month.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.