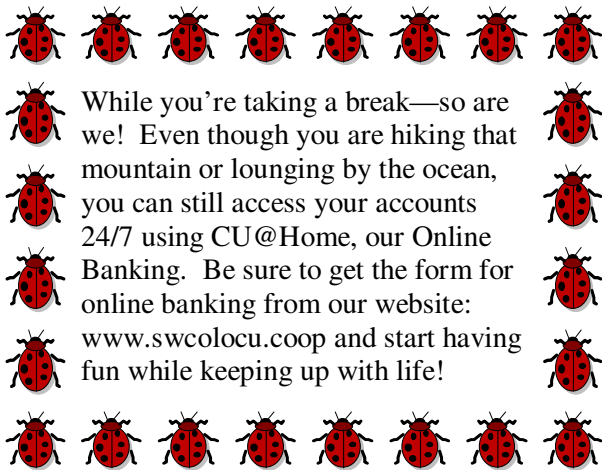


SOUTHWEST COLORADO FEDERAL CREDIT UNION - JUNE 2009 NEWSLETTER



While you're taking a break—so are we! Even though you are hiking that mountain or lounging by the ocean, you can still access your accounts 24/7 using CU@Home, our Online Banking. Be sure to get the form for online banking from our website: www.swcolocu.coop and start having fun while keeping up with life!

REMINDERS:

Please keep your account information correct and up to date. If we do not have an accurate address and your account has been dormant for five years, by law we must send your money to the State of Colorado.

Your Credit Union accounts are insured up to \$250,000 by the National Credit Union Administration. We are Safe, Sound and Local.

SERVICES YOU SHOULD TAKE ADVANTAGE OF:

- FREE** e-statements
- FREE** Online Banking
- FREE** Bill Pay
- FREE** ATM withdrawals using any CO-OP Network ATM
- FREE** transfers between financial institutions through ACH
- FREE** voice response using our phone banking system
- FREE SMILES**
- AND GREAT**
- CUSTOMER SERVICE !!!!!**

Southwest Colorado Federal Credit Union
15 Bodo Drive
Durango, CO 81303
970-247-5204
www.swcolocu.coop

Just a friendly reminder—thieves don't take a vacation. In fact, when you are on vacation, they are even more happy! We offer VISA travel cards, gift cards and reloadable cards you can use while vacationing. They are safe and secure! Please be diligent with your belongings and personal information while out having fun. All it takes is a few minutes for your debit or credit card to be out of your hands for someone to capture your information. Remember, too, your Credit Union debit card tracks your normal spending patterns. If you are going on vacation, let us know and we will pass that on to the card processor. They, in turn, will not block your card when it is being used somewhere other than at home. Enjoy your summer and outsmart those thieves!!!



WE WILL BE CLOSED ON SEPTEMBER 7TH FOR LABOR DAY! AND, OF COURSE, JULY 4TH.

We have money to lend! Your Credit Union continues to remain strong and viable during these unusual economic times. We rely on income from our lending program to pay for dividends on savings and certificates of deposit, to provide service programs such as debit cards, ACH operations and e-statements, and to pay operational expenses. We thank you for thinking of your Credit Union first when you need to borrow money. Our loan rates are very competitive and we can usually take care of your loan request within just a few hours.

Tell your friends about us!!!!!!!

*Hey kids —
we'll be back in the
fall issue with more
pointers on saving and how
to plan for your future
financial independence.*



HAPPY JULY 4TH