

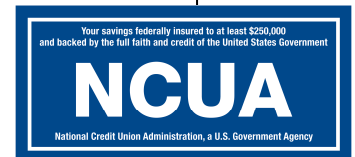
## MEMBER CONNECTION

Volume 10, Issue 2

June 2011

### Mobile Banking is Here!

You asked and we listened! If you are already signed up for FREE CU@Home Online Banking and have a newer Smartphone, you are now able to access Mobile Banking!



To access Mobile Banking, point your browser to  
**mb.swcolocu.coop.**

You will log in with your current Online Banking username and password.  
(Data charges may apply—for questions contact your cell phone provider).

#### *Inside this issue:*

NEW—Mobile Banking	1
Switch Kit	1
Temporary NCUA Insurance	2
Reg CC—Funds Availability	2
Go Paperless!	2
Holiday Closures	2
Credit Union Contact Info	2

Please contact us at 970.247.5204 for more information on CU@Home Online Banking and Mobile Banking!



### Ask Us about Our SWITCH KIT!

Your Credit Union now offers a Switch Kit. This makes it easy for you to get released from the “bonds” of your bank and become a “member” instead of a “number.”

By using our Switch Kit, we can help you easily change all of your automatic payments and deposits, your direct deposits and more from your bank to your Credit Union. The kit takes care of all the paperwork. We’ll even make sure your bank funds get transferred to your account at the Credit Union.

Contact us for a kit today and get released from the high fees your bank is charging you! It’s a little like magic!

Use our Switch Kit AND “like” us on Facebook! You may be rewarded!



Be sure to see your Credit Union for all your financial needs.

- Loans
- Savings/Certificates
- Checking Accounts
- ATM/Debit Cards
- Student/Kids Accounts
- Direct Deposit/Payroll Deduction
- Website
- On-Line Banking
- eStatements
- eAlerts
- Voice Response
- Check Images

## Notice of Changes in Temporary NCUA Insurance Coverage for Transaction Accounts

In accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, through December 31, 2012, all funds in "noninterest-bearing transaction accounts" are insured in full by the National Credit Union Administration. This unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no dividend. It does not include any transaction account that may earn dividends, such as a negotiable order of withdrawal ("NOW") account, money-market account, or Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account.

The temporary full insurance coverage of "noninterest-bearing transaction accounts" expires on December 31, 2012. After December 31, 2012, funds in non-interest bearing transaction accounts will be insured under the NCUA's general share insurance rules, subject to the Standard Maximum Share Insurance Amount of \$250,000.

For more information about NCUA insurance coverage of transaction accounts, visit <http://www.ncua.gov>.

## Regulation CC - Your Ability to Withdraw Funds - Changes Effective July 21, 2011

In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be made available until the second business day after the day of your deposit. The first **\$200** of your deposit, however, will be available immediately.

Longer delays may apply, so if you have questions about a specific deposit, please ask us when the funds will be available.

## Go Paperless Today!

Guess how many members received their statement electronically this month? **741!** That means by around noon on the first business day of the month, those members had their Credit Union statement at their fingertips. Our eStatement users saved **1,969** pages of paper from being printed and mailed!

Receiving your account information by eStatement is secure, fast and free. All you have to do is sign into home banking, click on the eStatement link and *voilà* you have all your account information. If you already use CU@Home Online Banking, just log into CU@Home and click on the link at the bottom of the page to sign up. If you don't use our home banking, simply give us a call to get started.

You have better things to do with your time than wait for the mail to arrive! Get going on eStatements and experience the freedom!



15 Bodo Drive, Durango, Colorado 81303  
 Phone: (970) 247-5204  
 Fax: (970) 247-8784  
 Toll Free: (888) 685-0686  
 Email: [info@swcolocu.coop](mailto:info@swcolocu.coop)  
 Website: [www.swcolocu.coop](http://www.swcolocu.coop)  
 Mobile Banking: [mb.swcolocu.coop](http://mb.swcolocu.coop)

### Upcoming Holiday Closures:

**July 4th** in observance of Independence Day

**September 5th** in observance of Labor Day

**October 10th** in observance of Columbus Day

**November 11th** in observance of Veterans' Day