



# Columbine

## C O L U M B I N E

A member newsletter from **Columbine Federal Credit Union**  
[www.columbinefcu.org](http://www.columbinefcu.org) **3rd Quarter 2009**

### Put Your Home To Work For You

#### With a Fixed-Rate Loan or a Home Equity Line of Credit (HELOC)

When you receive a low fixed-rate loan or HELOC from Columbine FCU, **YOU** get to decide how you want to spend the money – a vacation, new car, home remodel, tuition, bill consolidation... **it's all up to you!**

Our home loans and HELOCs feature competitive rates, with interest rates that are usually lower than on a credit card, auto loan, or other types of consumer loans. You can also consult your tax advisor about possible income tax deductions.

You can apply at both of our locations, or by phone, fax or online. For an online application, go to [www.columbinefcu.org](http://www.columbinefcu.org); click on the "Loans" tab; then click on "Loan Applications." We'll usually have an answer for you within 24 hours!



Want to get an idea of what your home is worth? Go to [www.columbinefcu.org](http://www.columbinefcu.org), click on the "Quick Links" tab, and then click on "ValueCheck." Then, type in your home address.

**Finance a New or Used Auto or Motorcycle, and You Could Win a \$250 Gift Card!**

Also receive a loan discount of **0.25%!**



Close your loan at our DTC or Main branch, or refinance a loan from another financial institution. Autos purchased through Automotive Avenues, Inc. are also included. We'll automatically enter you in our contest once your loan is complete.\*

- Low rates with up to 100% financing available
- Preapproval also available

**HURRY! This offer is only valid until August 31, 2009!**

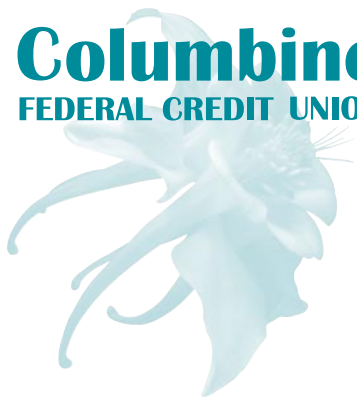
\*Any Columbine FCU member may enter this contest by completing a separate contest entry form and asking a Columbine FCU representative for details. Columbine FCU employees and their families are not eligible. Winnings may be taxable, and Columbine FCU will issue a 1099 form to the winner.

*More peace of mind and more access...*  
with Columbine FCU's new ATM and VISA® debit cards

**Donate non-perishable food items to Food Bank of the Rockies at either branch until July 31!**

# Columbine

FEDERAL CREDIT UNION



Visit us at [www.columbinefcu.org](http://www.columbinefcu.org)  
Main number: 720-283-2346  
Toll free number: 1-800-541-0249

## Main Office

2305 E. Arapahoe Road, Suite 234  
Centennial, CO 80122

FAX: 303-795-7751

Hours: M, T, Th, F: 9:00am – 5:00pm

W: 10:00am – 5:00pm

## DTC Office

7800 E. Union, Suite 110

Denver, CO 80237

FAX: 720-488-6394

Hours: M, T, Th, F: 9:00am – 3:00pm

W: 10:00am – 3:00pm

Closed for lunch 1:30 pm – 2:00 pm daily



## CU Service Centers

\*For CU Service Center locations nationwide and their services, visit [www.columbinefcu.org](http://www.columbinefcu.org). CU Service Centers and outlets provide CFCU members convenient account access throughout Colorado and the U.S. Some offer extended evening and Saturday hours.

## CFCU-Owned ATMs

Arapahoe County Building, outside front entrance

5334 South Prince Street, Littleton

Raytheon Company Building

16800 E. Centretch Pkwy, Aurora

## CO-OP Network ATMs

ATMs with the CO-OP logo do not charge surcharge fees to CFCU members. Check out all the CO-OP Network ATM locations online at [www.co-opnetwork.com](http://www.co-opnetwork.com).



The content of this newsletter does not constitute legal, accounting, tax or other professional advice. The information provided is believed reliable, but advice in the aforementioned fields should be sought from professionals within those fields. Furthermore, rates and policies quoted are subject to change and may not state all terms and conditions. Always contact CFCU for specific detailed information.

## Holiday Closures

Monday, September 7th • Labor Day

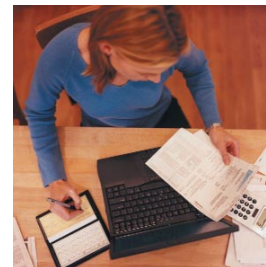
## Online Banking Now Features e-statements!

Sign up today and save paper, postage and time

If you're already using our Online Banking service, you can now switch to e-statements to help Columbine FCU save paper and postage.

To sign up for e-statements, follow these steps:

- Go to [www.columbinefcu.org](http://www.columbinefcu.org)
- Click on "Online Account" in the upper left-hand corner of the home page and complete the log-in process
- Go to the "e-statements" tab
- Read the online consent statement
- Enter your e-mail address in the blank at the bottom of the statement.
- Click on "I accept."
- You will receive an email that requests you to confirm your email address.



If you're not using Online Banking, now is a great time to sign up. Reduce your paper clutter and check your account balances—**whenever you want!**

To sign up for Online Banking, follow these steps:

- Go to [www.columbinefcu.org](http://www.columbinefcu.org)
- Click on "Online Account" in the upper left-hand corner of the home page.
- Set up multi-factor authentication at "Click here to Enroll for Multi-Factor Authentication." (Your initial PIN will be the last four digits of your social security number. You will later be asked to change your PIN.)
- Answer five questions to complete your authentication. Remember your answers. Your answers do not have to be truthful, but you will be asked one of these questions each time you log on to online banking.
- Now you can go back to the top of the page, insert your account number, type in the code that appears on your screen, and click on the "SIGN-ON" button.
- To view your accounts, click on the "Accounts" tab.
- Follow the directions in the first paragraph above to sign up for e-statements.

Please call us at 720-283-2346 if you have any questions.

Thanks for helping us save time, paper and postage!

# Get a Columbine FCU Summer of Fun Loan



Autos • Boats • RVs • Motorcycles

- New or Used
- 100% Financing Available
- Preapproval Available

For additional information, contact a  
Columbine FCU loan representative today, and...

# LET THE FUN BEGIN!

