

FREE Shredding April 24th!

Prevent fraud and protect yourself against identity theft by securely disposing of sensitive documents.

With spring upon us, it's once again time to go through all your old papers and clean out the papers you no longer need. ASFCU is offering a FREE Shred Day on Saturday, April 24th from 9 am – 12 pm.

Members are invited to bring their unwanted personal documents to our main office to be securely shredded, free of charge. Your sensitive documents will be shredded on site. Our shredding service can accommodate staples, paperclips, film, and checkbooks. Shredding personal information is a key step that individuals can take to prevent becoming victims of identity theft.



Identity theft is the fastest growing crime in America, with no signs of slowing down. Most of these crimes stem from stolen paperwork. Properly storing sensitive documents—and properly disposing of them when it's time—can help you avoid becoming a victim. Identity thieves thrive on scavenging sensitive documents from garbage cans. Members can protect themselves against identity theft by regularly destroying confidential documents. One of the most effective ways to dispose of sensitive documents is to securely shred them.

A publication of the Aurora
Schools Federal Credit Union
~ Spring 2010 ~

Your Membership Matters — Join us for our Annual Meeting

Join us for our 48th Annual Meeting on Tuesday, April 13, 2010. Our Annual Meeting will be held from 5:30 pm to 6:30 pm at Pickens Technical College in room B-152 (The Blue Room). The Annual Meeting is a free event and we encourage you to participate as member/owners of your credit union. Light hors d'oeuvres will be served as we hold a short business meeting to discuss the challenges and opportunities that lay ahead. We will also have prize drawings. Pickens Technical College is located at 500 Airport Blvd., and is also the site of our in-school convenience branch. If you would like to attend, please RSVP by calling Rachael Gregoire, VP of Marketing, at 303-360-0987.

We want to take this opportunity to thank outgoing directors, Nancy MacBride (Chair) and Jack Messervey (Director) for their years of service and leadership on the Board of Directors at Aurora Schools Federal Credit Union. Nancy has served on the Board of Directors since 2001. Jack has served on the Board of Directors since 1995. Prior to that, he served on the Supervisory Committee.

Since we did not receive any other nominations, we did not hold an election. Bob Adams, whose position was up for re-election, has agreed to serve another term. Thank you for your commitment, Bob. At ASFCU our Board of Directors are volunteer members who donate their time to direct our policies and maintain the best interest of our member/owners. We currently have 7 unpaid volunteers on our Board, Nancy MacBride (Chair), Becky Roberts (Vice Chair), Stan Pursley (Treasurer), Bob Adams (Secretary), Jack Messervey (Director), Barry Wallace (Director), and Charlotte Fowler (Director). We appreciate their service and dedication.



Back Row: Bob Adams, Barry Wallace, Stan Pursley, Jack Messervey
Front Row: Charlotte Fowler, Becky Roberts, Nancy MacBride



Special Program for First Time Car Buyers!

Your kid needs a car, but you don't want to cosign. You don't need the added credit burden, the worry, or the pressure. Aurora Schools Federal Credit Union now offers auto loans with no cosigner to young adults with little or no credit history. For details, click on the MyBank2Go icon when you visit www.asfcu.com.

Are you ready to get in the savings game?

Visit Aurora Schools Federal Credit Union the week of April 19-23 and help us celebrate National Credit Union Youth Week. ASFCU will show youth and teens how to get in the savings game. Stop by our lobby for:

Special Events for Kids 0-12

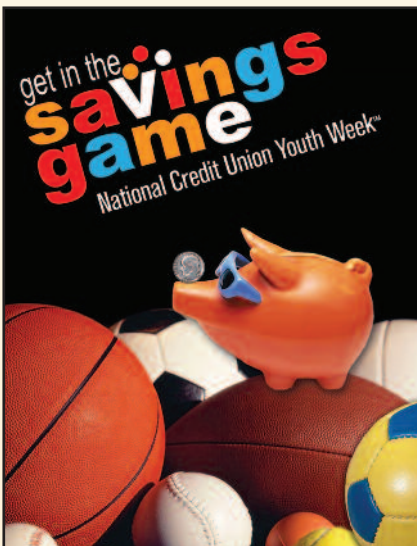
- Receive a prize when you make a deposit
- Report Card Rewards*
- Coin Jar Guessing Game
- Coloring Contest
- FREE Coin Counting
- FREE Quarter Saver Folder
- FREE Balloon

Special Events for Kids 13-18

- Report Card Rewards*
- Coin Jar Guessing Game
- FREE Coin Counting

Kids and Teens who open an account during Youth Week will receive a bonus deposit of \$5. And remember, Aurora Schools Credit Union membership is open to all your family members.

*Kids with an ASFCU account can bring in their report cards to receive \$2 for every A, \$1 for every B (or second highest grade available), maximum reward is \$15 per grading term. Report Card Rewards are for current grading term only.



CHANGES COMING TO COURTESY PAY/OVERDRAFT PRIVILEGE

Federal regulations now require that all members who are currently receiving the benefit and all members who wish to receive the benefit of our Courtesy Pay/Overdraft Privilege Program must notify the credit union if they wish to continue with the program. You have until June 30th, 2010 to contact the main office of the credit union and let us know if you want to continue with the program.

Remember, there is no charge to be a part of the Courtesy Pay/Overdraft Privilege Program, and you are only charged a fee when your account goes negative. If you are taking part in the program, the credit union will pay, at our discretion, Point-Of-Sale transactions, ACH and ATM/Debit Card transactions, along with your Share Drafts (limited to a maximum of \$500.00 negative balance). There is a \$30.00 fee per transaction but you never suffer the indignity or embarrassment of a returned check.

To continue participation in the program, please complete the form below. You may fax the form to Rachael Gregoire at 303-360-7550. If you want more information, please call us at 303-360-0987.

COURTESY PAY/OVERDRAFT PRIVILEGE (ODP) Opt-In Form

Member Name * _____

Phone Number * _____

Account Number * _____

Email Address _____

Please Confirm: * I have read the Discretionary Courtesy Pay/Overdraft Privilege (ODP) Policy, which is available at www.asfcu.com, and agree to the terms and conditions set forth.

Please Select One: * OPT IN: I want Aurora Schools Federal Credit Union to authorize and pay overdrafts on my ACH, ATM, debit card transactions, and checks.

OPT-OUT: I do not want Aurora Schools Federal Credit Union to authorize and pay overdrafts on my ACH, ATM, debit card transactions, and checks.

Signature _____

Date _____

ASFCU participates in Daniel Graham Foundation's Spirit of Giving Event



On December 9th, 2009, the Daniel Graham Foundation held their Spirit of Giving event at the Radisson Hotel near Stapleton. Children participating in the event learned financial management skills from various speakers, including ASFCU. After learning the basics of saving and budgeting, the Daniel Graham Foundation gave the children money to buy gifts for their families. The children were thrilled that they were able to participate in the spirit of giving during the holidays.

The Daniel Graham foundation supports families by influencing youth and focusing on health, education, financial management, and community service. Special thanks to Marilyn Graham of Pickens Technical College for allowing us to participate in this worthwhile cause. For more information about the Daniel Graham Foundation go to www.danielgrahamfoundation.org.



ASFCU Members – Why throw away your money?

Sprint  *Save on Sprint wireless service and phones, plus get a FREE car charger*!*

Aurora Schools Credit Union members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a **FREE car charger*** with the purchase and activation of a new phone with Sprint.

Not familiar with the Sprint Credit Union Member Discount Plan? Here's how you can save:

- 10% off most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fees

Start saving today! Free car charger available with **web and phone purchases only**. To learn more about this discount plan and to get your free car charger, visit www.SprintSave4CU.com or call **877.SAVE.4.CU**. ASFCU will have a Sprint Representative on-site at our main branch on April 20th from 3-5 pm.

*Offer valid from March 1, 2010 to May 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify. Call 877.SAVE.4.CU for details and restrictions.



Need a New Car?
Save Big on a New GM or Chrysler Vehicle with Invest in America

Aurora Schools Federal Credit Union has partnered with Invest in America, a member enhancement program, to bring you exclusive discounts on a new GM or Chrysler vehicle. Just by being a credit union member, you can save thousands when you purchase a new vehicle through GM's Preferred Pricing, or a new Jeep, Dodge or Ram Truck through Chrysler's Affiliate Rewards program. These discounts are on top of most other dealer incentives!

The savings increase if you finance your new vehicle with Aurora Schools Federal Credit Union, thanks to our low interest rates. To discover how much you could save on a new GM or Chrysler vehicle, speak to a member representative or visit: http://www.lovemycreditunion.org/Invest_in_America_Save_On_Vehicles_532.html.

Aurora Schools Federal Credit Union is on Facebook, Are you a Fan?



Now you can join and connect with other members of the Aurora Schools community and keep up with what's new at your credit union. Just go to facebook.com and log in!

Let's talk about you

Call me for help in creating personal solutions for:

- auto insurance
- life insurance
- home insurance
- retirement planning
- long-term care insurance
- disability insurance
- college funding
- other financial needs



Dennis Markman
303-773-2172



Horace Mann
Educated Financial Solutions

Great Rates

Share Certificates (CDs)

	Rate	APY	Min. Deposit
3 Month Certificate	.75%	.75%	\$500.00
6 Month Certificate	.995%	1.00%	\$500.00
Add-on Certificate	.995%	1.00%	\$100.00
12 Month Certificate	1.24%	1.25%	\$500.00
18 Month Certificate	1.24%	1.25%	\$500.00
24 Month Certificate	1.49%	1.50%	\$500.00
30 Month Certificate	1.49%	1.50%	\$500.00
36 Month Certificate	1.73%	1.75%	\$500.00
48 Month Certificate	1.83%	1.85%	\$500.00
60 Month Certificate	2.47%	2.50%	\$500.00

Jumbo Term Certificates

	Rate	APY	Min. Deposit
6 Month Certificate	1.14%	1.15%	\$50,000.00
12 Month Certificate	1.34%	1.35%	\$50,000.00
24 Month Certificate	1.64%	1.65%	\$50,000.00
36 Month Certificate	1.93%	1.95%	\$50,000.00
48 Month Certificate	1.98%	2.00%	\$50,000.00
60 Month Certificate	2.62%	2.65%	\$50,000.00

Rates are evaluated by the Board of Directors and are subject to change without notice. Dividends are compounded daily and credited monthly. Certificates are automatically renewed for another term upon maturity. Options for receiving dividends are available. All certificates are subject to early withdrawal penalties. Penalty for early withdrawal: Term of 12 months or less – 90 days dividends; Term over 12 months – 180 days dividends.

CREDIT UNION UPDATE

ASSETS \$90,844,359
MEMBERS 7,420

HOLIDAY CLOSINGS

Monday, May 31
Memorial Day

Monday, July 5
Independence Day

PHONE NUMBERS

Credit Union 303-360-0987
Toll-Free 877-208-2979
Telephone Teller 303-360-7226
Main Fax 303-360-0511

WEBSITE

www.asfcu.com

LOCATIONS

Main Branch
751 Chambers Road
Aurora, CO 80011

Main Branch Hours
(New Hours effective January 2010)

Lobby: M-F 8:30 - 5:00
Drive-Thru: M-TH 8:00 - 5:00
F 8:00 - 5:30
S 9:00 - 12:00
Night Drop: 24 hours

Highpoint Branch
18856 E. Hampden Avenue
Aurora, CO 80013

Highpoint Branch Hours
(New Hours effective January 2010)

Lobby: M-F 9:00 - 5:30
S 9:00 - 12:00
Night Drop: 24 hours
ATM: 24 hours



This credit union is federally insured by the National Credit Union Administration and backed by the full faith and credit of the United States Government.