



APRIL 2010

A QUARTERLY PUBLICATION OF COCONINO FEDERAL CREDIT UNION

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TAKE THE WHEEL

See Us For All Your Auto Loan Needs!

Have you been thinking of putting your tax refund into a new car? You can make your refund go even farther with an auto loan from Coconino Federal Credit Union.

Drive your money farther with 100% financing and rates as low as: 3.99% APR*



Whether you are purchasing a new or used vehicle, upgrading or downsizing, a Credit Union auto loan can help you keep your payments affordable.

If you already have a loan from another financial institution, we may be able to help you save a bundle! Just bring your current auto loan into Coconino FCU. Let us run the numbers for you, and see how much you could be saving by refinancing with us.

Give us a call, stop by any branch or visit us online at www.coconinofcu.org.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.



INVEST IN AMERICA:

New Partners, New Savings **Invest in America**

Here is your chance to support American companies and save money at the same time!

The Invest in America program provides credit union members with discounts worth hundreds or even thousands of dollars. In addition to GM and Chrysler, business partners now include:

- Sprint | Allied Moving and Storage | CompleteTax | CU Benefits Express
 ELS Properties Vacation Destinations | FTD

More than 200,000 new vehicles have been sold through this exciting program, and now you can save on other types of products and services as well. Visit www.lovemycrreditunion.org for complete details.



HOLIDAY CLOSINGS

MEMORIAL DAY
 Monday
 May 31, 2010

INDEPENDENCE DAY
(observed)
 Monday
 July 5, 2010

SAVE ON SPRINT

The Now Network

Save money on Sprint wireless services. Right now Credit Union members can receive special discounts on Sprint wireless services and are eligible for a FREE car charger*!

Sprint®



SERVICE DISCOUNTS INCLUDE:

- 10% discount on most Sprint monthly recurring charges
- National rates with no roaming or long distance charges
- Discounts on phones and accessories**
- Waived application fee on new lines
- Waived upgrade fee
- Includes **Any Mobile, Anytime Plan**

Visit www.lovemycreditunion.org to learn more about Sprint's discounts and more about Invest in America savings.

*Offer valid until 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. **Up to \$150 off new phones and smart phones with 2-year service agreement or eligible upgrade.



IMPORTANT NOTICE

Annual Notice Regarding Non-VISA Pinless Debit Transactions

You may use your VISA Debit Card to initiate both Visa debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network.

To initiate a non-VISA debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the ACCEL/Exchange network.

The rights and protections applicable only to VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-VISA networks.

Please contact the Credit Union with any questions you may have regarding this notice.



FLAGSTAFF

2800 S. Woodlands Village Blvd.
Flagstaff, AZ 86001-7113

PHONE 928.913.8100 • FAX 928.913.8139
AUTOMATED PHONE 928.522.0813

2215 E. Seventh Avenue • Flagstaff, AZ 86004-3798
PHONE 928.526.9179 • 800.352.5195
FAX 928.527.0971

PAGE

112 E. Sixth Ave., Suite 2 • Page, AZ 86040
PHONE 928.645.2035 • FAX 928.645.5944

ATM LOCATIONS

Available 24 hours

WEST FLAGSTAFF OFFICE

2800 S. Woodlands Village Blvd..

EAST FLAGSTAFF OFFICE 2215 E. Seventh Ave.

PAGE OFFICE 112 E. Sixth Ave., Suite 2

COCONINO COUNTY COURTHOUSE

200 N. San Francisco Street

Only available M-F 9:00 – 5:00 p.m.

FLAGSTAFF CITY HALL

112 E. Aspen • Only available M-F 9:00 – 5:00 p.m.

PULLIAM AIRPORT

Main Terminal • Flagstaff, AZ

VISITORS CENTER

1 E Route 66, Flagstaff AZ 86001

BOARD OF DIRECTORS

Bob Orrill, *CHAIRMAN*

Gary Krcmarik, *VICE CHAIRMAN*

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Erin Kay Moore, *MEMBER*

Samuel Grammer, *MEMBER*

CREDIT UNION STAFF

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MANAGER – Marlene Baca

LOANS – Andrea Eubanks

ACCOUNTING – Frances & Mary

MEMBER SERVICES – Stefanie

TELLER SERVICES – Dorothy & Jennifer A.

EAST FLAGSTAFF

MANAGER – Lori Sauer

COLLECTIONS MANAGER – Jimmie Nez

COLLECTIONS ASSISTANT – Jessica

LOANS – Jennifer V.

MEMBER SERVICES SUPERVISOR – Petra

TELLER SERVICES – AJ, Julia, Misty & Lisa

PAGE OFFICE

MEMBER SERVICES – Misty

TELLER SERVICES – Jodi & Jessica

