



# The Source

## FREE SEMINAR!

Castparts Credit Union is hosting a free seminar to share ideas for budgeting, debt management and protecting your credit rating in today's economy.

**Wednesday, July 29 • 6:00 PM – 7:30 PM**  
**Castparts Credit Union, 8120 SE Luther Road, Portland**

Attend the seminar to improve your skills in money management, budgeting, and understanding your credit report. During the hour presentation, you'll learn:

- Techniques to getting and staying out of debt
- Easy ways to reduce monthly expenses and put money back in your pocket
- Danger signs to determine if you're in financial trouble
- How to understand your credit report and improve your credit score

Attendees will receive budget worksheets and financial planning tools.

Light refreshments will be served.

**SEATING IS LIMITED, PLEASE RSVP:**  
**503.771.2464 or [www.castpartscfu.org](http://www.castpartscfu.org)**

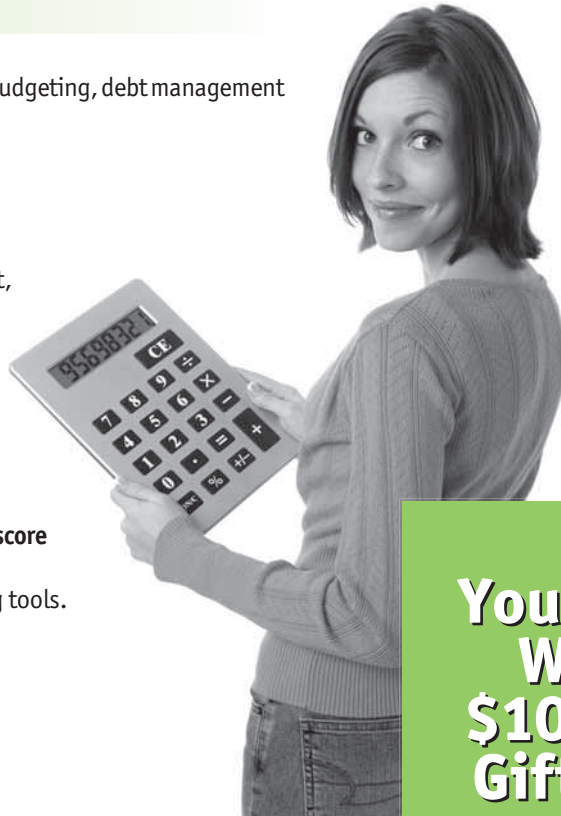
## Try a Castparts Credit Union Visa® Credit Card. You'll Like It!

How much money are you currently wasting in high interest rates, excessive fees, and hidden costs with the credit cards you're currently using? Make a switch today that's good for you. Open a Castparts Credit Union Visa credit card.



- No Annual Fee
- No Fee for Cash Advances
- Same Low Rate for Purchases, Cash Advances, and Balance Transfers
- 25-Day Grace Period on Purchases
- Fixed Interest Rate – You can count on the same low APR each month
- 4.9% APR for Six Months, Then 9.9% APR – Visa Platinum
- 13.9% APR – Visa Classic

Best of all, you know who you're borrowing from when you use the Credit Union. You're not supporting big impersonal banks making outside investors rich off the interest and fees you pay. Instead, when you use your Credit Union, you're supporting local jobs and keeping your money in the local community—and the financial institution that is owned by its members. **Make the switch today!**



## You Could Win a \$10 Visa® Gift Card

We're picking a lucky winner each month from members that are signed up for E-statements and awarding them a \$10 Visa Gift Card. Join others who have decided to reduce waste and conserve resources... sign up for E-Statements. Just log into home banking, click on E-Statements and fill out the online E-Statement enrollment form. When your statement is ready to view, we'll send you an e-mail to let you know. You can view your statement once you securely log into home banking.

## Credit Union Closures

**Labor Day**  
Monday, September 7th

## Contact Information

[www.castpartsfcu.org](http://www.castpartsfcu.org)

**Ms. MARS – Members  
Audio Response System**  
1.800.403.6446

**Main Office and ATM**  
8120 SE Luther Road  
Portland, OR 97206  
503.771.2464  
Fax 503.771.9694

**LSBO Office and ATM**  
4600 SE Harney Drive  
Portland, OR 97206  
503.777.3881 ext. 7383

**SSBO Office and ATM**  
13340 SE 84th  
Clackamas, OR 97015  
503-777-3881 ext. 4479

## We Can Help You Find the Right Car!

Looking for a quality pre-owned vehicle? How about a smaller, more gas efficient vehicle? We can help you get the right car for you and your family. Visit our website and click on the CUDL banner for a powerful online vehicle research and shopping tool. Research vehicle availability in your area, review NADA and Kelly Blue Book values, compare features of up to three separate makes and models at the same time, get a history check on vehicles that interest you, and find out what your trade-in is worth.

**If you're considering buying a new or used vehicle, contact us today to discuss all the resources available to you through Castparts Credit Union!**



## Access to More Than 28,000 ATMs – Surcharge Free!



Look for CO-OP Network ATMs at credit unions and 7-Eleven stores for free ATM access. To find the nearest CO-OP ATM, visit our website and click on the CO-OP Network button, or call 1-888-748-3266. Many CO-OP Network ATMs accept deposits!

## Notice to Members

Recently, Visa International changed its network operating regulations to allow the Credit Union to permit members to use their Visa-branded debit card, without a PIN, wherever the card is accepted. The Credit Union will honor your Visa debit transactions processed by the Visa network and other networks the same. The Credit Union has updated its Card Agreement terms to permit non-VISA debit transactions as follows:

### Non-Visa Debit Transactions

Some merchants may permit you to initiate debit and bill payment transactions with your card using either the VISA network or another network shown on your card, such as the Cirrus, Accel, Interlink or the CO-OP network. The Credit Union will honor your debit transactions processed by any of these networks.

Transactions processed over the VISA network do not require you to use your PIN to validate the transaction. Generally, you will sign a receipt, provide your card number (e.g. internet, mail, or telephone transactions), or swipe your card at a terminal. Also, there are certain protections and rights such as zero liability protections in the section Member Liability, applicable only to Visa processed transactions.

Transactions processed over other networks may not require you to use your PIN in order to validate a transaction. Generally, you enter your card number or swipe your card and provide or enter a PIN. However, some merchants may not require you to provide a PIN, and allow you to choose whether the transaction is processed by VISA or another network. Provisions applicable only to VISA transactions (such as VISA's zero liability protections) will not apply to non-VISA debit transactions and the liability rules for other EFTs in the section titled "Member Liability" will apply.

