



The Source

Home Equity Loan Special – Don't Miss This Opportunity



**What could you do
with a 3.99% home
equity loan?**

- Remodel the kitchen*
- Put in a pool*
- Landscape the yard*
- Add a new bath*
- Take a family vacation*

Borrow at least \$10,000 at a fixed rate of 3.99% APR* for a very low monthly payment (as low as \$86 per month for \$10,000 loan**). After the first year, your rate will adjust to as low as 6.49% APR* fixed for the remaining loan term.

We can help you make a smart decision that will save you money. We offer quick turnaround and answers to your questions.

*3.99% APR based on minimum loan amount of \$10,000. 3.99% APR good for the first 12 months, after 12 months your rate will adjust to the home equity loan rate offered at that time for which you qualify — currently as low as 6.49% APR fixed. Offer not valid on loans currently financed with Castparts Credit Union. Offer not available for loans that were already financed at 3.99% APR. **Based on 20-year loan term. Call us for details.

3.99% APR* FIXED RATE

(3.99% APR Fixed for the first 12 months;
then as low as 6.49% APR Fixed)

**Call us today or
apply online!**



\$1,000 Scholarship Award

Each year, Castparts Credit Union awards a \$1,000 scholarship to help a member achieve the goal of a college education.

Award is based on achievements, need, GPA, test scores, and future aspirations. Applicants must be either a high school senior or returning college student. The scholarship is awarded to attend a two or four-year college, university or accredited technical school. The application will include an essay, and two letters of recommendation from employers, teachers, or professionals are required.

Visit www.castpartsfcu.org for an application and complete details. Application packets are due by June 5, 2008. Recipient will be notified by July 24, 2008.

As a member of Castparts Credit Union, your children, stepchildren, adopted children, and grandchildren are eligible to join and apply for the annual scholarship award.



Credit Maintenance Tip

Check your credit report annually for errors and evidence of identity theft.

Annually, credit reports are free to consumers upon request.

Visit the website
www.annualcreditreport.com
for details.



Credit Union Closures

Memorial Day
Monday, May 26

Independence Day
Friday, July 4

Contact Information

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

Simplify and Save!—With a Castparts Checking Account

Free with direct deposit of your payroll, retirement or social security check, a Castparts Credit Union Checking Account offers all these great conveniences:

Free Online Banking – Check your account balances, make transfers, view cleared checks, make loan payments, and more online 24 hours a day.

Free Online Bill Payment – Just a few clicks and your bills are paid! No more buying stamps or writing out checks! It's easy! Plus your bills are set up to pay on time, so no late charges! Free, easy, and safe! You're in control. Set up your payees once, and then they're stored for future use. Schedule your payment dates—one-time payments and recurring payments—and it's set up to go with just a click of your mouse.

Member Privilege – Our courtesy pay program has got you covered! Never again worry about overdrafting your checking account. Member Privilege provides protection—up to \$400 to cover overdrafts to your checking account.



CO-OP ATM Network – more than 25,000 ATMs – Surcharge Free! Look for CO-OP Network ATMs at credit unions and 7-Eleven stores for surcharge-free ATM transactions. To find the nearest CO-OP ATM, visit our website and click on the CO-OP button, or call 1-888-748-3266. Many CO-OP ATMs accept deposits!

Save time and money! Open a Castparts Credit Union Checking Account with all the conveniences!



Financial Education for Future Success

Our Kids Club and Young Adults Program Prepare Young Members for the Future.



Kirby Kangaroo Kids Club

For members ages 0-12

- Account earns interest at any balance
- Quarterly newsletter sent directly to our Kirby Kangaroo members
- Interactive website with games, stories, coloring pages and jokes

CU Succeed Teen Program

For members ages 13-18

- Open a checking account, Visa debit card, or Visa credit card with a cosigner and begin establishing your credit history for the future
- \$500 minimum balance youth certificates – a great way to save for college!

- \$1,000 annual scholarship awarded
- Quarterly newsletter sent directly to CU Succeed members
- Interactive website with financial articles, tips, calculators and games

Open an account today and give a financial education to someone special!

