



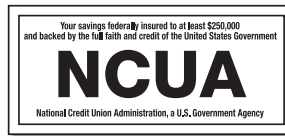
The Source

Your Money is Safe in the Credit Union!



- NCUA insures your savings to at least \$250,000
- IRA accounts are insured separately up to \$250,000

Castparts Credit Union is Federally Insured by the National Credit Union Administration (NCUA). NCUA insurance is backed by the full faith and credit of the U.S. Government, just like the FDIC.



Call us for more information on how to structure your accounts for the maximum protection possible.

Invest in a Sure Thing – An IRA Certificate

Why jeopardize your hard-earned savings on risky investments? An IRA certificate provides you great return, compounded interest and tax benefits! What could be better? And, your IRA investment is fully insured, separately from your other accounts at the credit union, up to \$250,000.

The minimum amount to open an IRA CD is \$1,000. You choose the term that works for you:

TERM	APY*
6-12 months	Earn 3.28% APY
13-24 months	Earn 3.54% APY
25-36 months	Earn 3.75% APY

Open an IRA before April 15th, 2009 to reduce your taxable income for 2008.

*APY = Annual Percentage Yield



FEDERAL CREDIT UNION

The Source Behind Your Life

Annual Meeting & Open House

**Friday, February 13,
10:00 am to 4:00 pm**

Stop by the main branch to help us celebrate the credit union's 51st Annual Meeting and Open House. The event



will include refreshments, giveaways, door prizes and the opportunity to cast your ballot for the open positions on the Board of Directors for 2009.

If you are interested in volunteering for the Board of Directors, please contact the Credit Union at 503.771.2464.

**Hope to see you on
February 13th!**

Looking to Buy a Pre-Owned Vehicle?

Be aware that many vehicles are currently selling below Kelly Blue Book pricing, due to lack of consumer demand. Depending on the make, model and time spent on the car lot, you may pay below blue book pricing on your next vehicle. Contact the Credit Union to check the value of the vehicle you're considering.

Wishing our members a happy and prosperous New Year from all of us at Castparts Credit Union.

Contact Information

www.castpartsfcu.org

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Ms. MARS – Members Audio Response System
1.800.403.6446

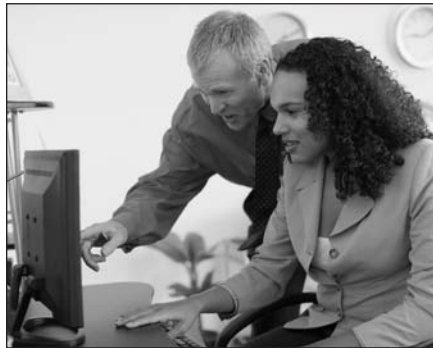
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Main Office and ATM
8120 SE Luther Road
Portland, OR 97206
503.771.2464
Fax 503.771.9694

■
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

Identity Theft ShieldSM

The Identity Theft ShieldSM is a valuable service offered to members of the credit union.



The program includes:

- Analysis of your credit report/score
- Continuous credit monitoring
- Identity restoration – A trained expert will restore your name and credit for you!

This service, at \$12.95 per month, reduces your out-of-pocket expenses and time spent away from work by monitoring and restoring your credit, should you become a victim of identity theft.

What Comes First... The Lender or the Realtor?

Although there really is no “wrong” answer, there may be a “better” answer to that question...an answer that could save you a lot of time and unnecessary hassle. If you or someone you know is considering purchasing a home, seeking out a lender first could very well be your best option.

By visiting a lender prior to meeting with a realtor, you’ll have the opportunity to get “pre-approved” for a loan. A pre-approval allows you to become conditionally approved for a specific home loan before you find or make an offer on a home. The amount submitted for approval is based on your comfort level and should not exceed an amount likely to be approved – considering factors such as income, assets, debt load and credit history.

Once you have a pre-approval letter in-hand, not only will you know the loan amount that you’re able to qualify for and can therefore search for homes within that price range, you can also present the letter to real estate agents and sellers to demonstrate that you are serious about buying the home. A pre-approval enables the purchase transaction to go much quicker and smoother because some of the leg-work has already been done.



competitive interest rates, a variety of loan options and two-week closings. For additional mortgage information and assistance, please contact us:

Local: 503-646-5811
Toll-free: 888-646-6006
Web site: www.cuhlc.org

As Castparts Employees FCU’s mortgage partner, we hope you’ll look to us to meet your mortgage needs. We’re here to serve you with low member closing costs,

