



The Source

Volunteers Oversee the Credit Union



Are you community minded? Do you enjoy giving your time for a good cause? Do you have a head for business and a heart for giving? Do you care about your fellow coworkers, retirees and their family members? Have you considered volunteering for the Credit Union's Board of Directors or Supervisory Committee?

As a not-for-profit, locally owned financial cooperative, volunteers oversee the operations of the Credit Union and ensure that policies and procedures are in place

to protect the assets of the membership. Volunteers perform their responsibilities by meeting monthly and attending a one-day planning session every two years.

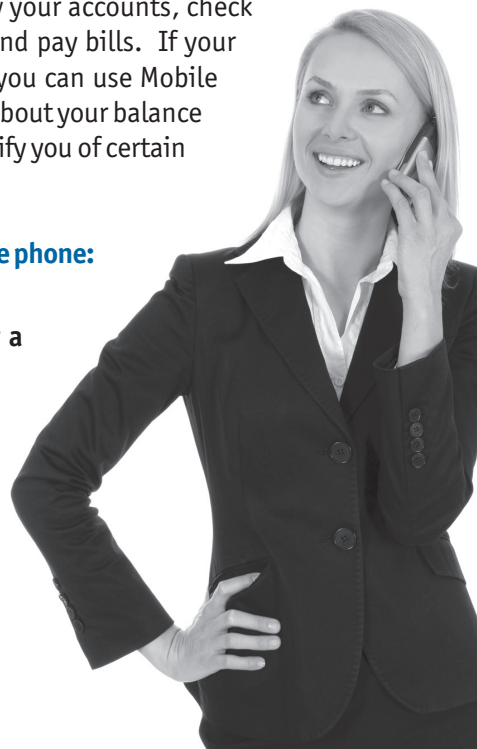
If you are interesting in volunteering, please contact the Credit Union at 503.771.2464.

Mobile Money is Here!

Managing your accounts at the Credit Union just got a whole lot easier. Depending on your mobile device, you can review your accounts, check balances, make transfers, make loan payments and pay bills. If your mobile phone is not set up to surf the Internet, you can use Mobile Money to receive text messages when you inquire about your balance or set up alerts to send you a text message and notify you of certain account activity.

Use Mobile Money to send you alerts on your mobile phone:

- Send an alert when your loan payment is due
- Send an alert when your account falls below a certain balance
- Send an alert when a check clears your account
- Send an alert when there's a withdrawal over a certain balance
- Send an alert to notify you when a direct deposit has posted
- And, much more



Credit Union Annual Meeting in April 2011

The Credit Union's Annual Meeting will be in April. We plan on celebrating the event in the afternoon with hot dogs, refreshments and prizes. Watch for the next newsletter regarding the date and time.

New Auto Loan Rates as low as 2.99% APR*

*APR depends on loan term and credit history.

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

Reduce Your Taxable Income and Save for Retirement..



Before you send your taxes off, consider opening or making a contribution to an Individual Retirement Account (IRA). You have until April 15, 2011 to make a contribution to your IRA for the 2010 tax year. This may reduce the amount you owe on your income taxes and set aside some funds for your retirement. Please consult your tax advisor for specific tax benefits.

With as little as \$1,000 you can open an IRA Certificate of Deposit and earn as much as 1.70% APY on your deposit.

Your IRA is fully insured by NCUA up to \$250,000 and insured separately from your other deposits at the Credit Union. Your money is safe and insured. Call Tina today for more information on IRAs!

Local is Better!

When you keep your savings at and borrow from a locally-owned financial institution, you help your community.

- Your money re-circulates in the local economy
- Local jobs are maintained
- You make a real difference in the quality of life of our community

Why send your money to Wall Street? Why support big national (too big to fail) banks? Think locally and support your community.

Spread the word about your locally-owned Credit Union. Invite your eligible coworkers and your family members to join.



Free Checking with Direct Deposit

Why pay a monthly fee for your checking account? Castparts Credit Union offers free checking if you have direct deposit or maintain a minimum \$1,200 account balance. And, if you're age 55 or better, your checking account is always free.

Open a checking account at Castparts Credit Union and experience great service from local, friendly faces you'll recognize. Best of all, you'll save money since our fees are typically much lower than banks in the area and you get many additional services for free.

- Free Online Banking
- Free Online Bill Pay (save money on postage)
- Free Mobile Money (your mobile phone carrier may have charges)
- Free Account Alerts via Email or Mobile Phone
- Free E-Statements
- Free Debit Card
- Unlimited ATM usage at Castparts Credit Union owned ATMs
- Surcharge Free ATM Access at CO-OP Network ATMs –Visit our website for the CO-OP ATM locator.



Plus, open a checking account during the month of January and receive a free gift! (Offer good while supplies last.)

