

PartnershipNews

We Give Back More to Our Members—*The Westerra Way*

At Westerra Credit Union, it is important to us to ensure that you are receiving high value from the cooperative financial institution you own. Our focus is on providing the products and services you need—at great rates. This means we give back more to you in the form of great rates, top-notch service and enhanced products and services. We call it *The Westerra Way*.

As you compare our insured Certificate of Deposit (CD) and Money Market rates with others, *Westerra's accounts consistently rank among the highest yields in the market. In some cases, Westerra's rates are the highest.*

A recent DataTrac survey of financial institutions showed Westerra's Money Market Account was one of the highest in the market for balances of \$2,500—with higher yields for higher balances. Take a look at all our rates—you'll find we give back more to our members.

To open CDs and Money Market Accounts, call us at 303-321-4209 or 1-800-858-7212, or stop by any branch location. You can also open and fund CDs online at www.westerracu.com.

Compare Our Great Rates

| | Money Market Account \$2,500 to \$10,000 Balances | 6-Month CD |
|------------------------------|--|--------------------|
| Westerra Credit Union | 2.00% APY* | 5.00% APY** |
| Bellco Credit Union | 0.10 % APY | 4.50% APY |
| Chase | 0.65% APY | 3.75% APY |
| KeyBank | 0.10% APY | 4.35% APY |
| Public Service Credit Union | 1.87% APY | 4.50% APY |
| World Savings | 0.56% APY | 4.51% APY |

*APY=Annual Percentage Yield. Rates as of June 14, 2007. Higher tiers are available with higher yields. Dividends are computed using the daily balance method and are paid monthly. \$2,500 minimum balance to open, maintain, and earn dividend. Minimum withdrawal is \$250. APY is based upon minimum account balance of \$2,500. Any fees may reduce earnings. Rates are subject to change without notice.

**Rates as of June 19, 2007. \$1,000 minimum balance to open Westerra CD. Other financial institutions may require other minimum deposits. Rates are subject to change without notice. Interest is computed daily and paid monthly. Penalties apply for early withdrawal. Annual Percentage Yield is based on minimum account balance of \$1,000. Upon maturity, certificates may be renewed automatically for the same term and at the current rate.

Merger Update

Gateway Locations Available October 2

We're excited to announce that beginning October 2, the conversion of the Gateway Credit Union locations to the Westerra data processing system will be complete! This means you'll have access to three more branch locations in Aurora and Centennial! This is a result of the merger of Gateway Credit Union with Westerra in 2006. Throughout recent months, staff has been working diligently to ensure a smooth transition to a unified data processing system. To accomplish the addition of Gateway systems, Westerra systems will be unavailable during the conversion weekend.

Plan Ahead—How Service will be Affected During the Gateway Computer Conversion September 29–October 1

All Westerra Credit Union locations (including the Call Center) will be closed during the Gateway Credit Union conversion:

Saturday, September 29
Monday, October 1

Online Banking, 24-Hour Phone Banking and CU Service Centers will be unavailable from Saturday, September 29, through Monday evening, October 1. All offices will be open with regular hours starting Tuesday, October 2—including three new Westerra locations!

Your Plastic Cards Will Still Work

Throughout the conversion weekend, you can still use your VISA® or MasterCard® credit cards, debit cards, ATM access cards, and checks for purchases and transactions. Some limits will apply.

Please plan your financial transactions around this schedule to ensure you have access to the funds you need from September 29 through October 1. If you have any questions, please call us at 303-321-4209.

Three Easy Ways to Sign Up for FREE eStatements

No need to wait for your printed statement in the mail—you can now receive your statements and billing notices electronically. All you need is your email address and access to a computer. Every month—usually on the first business day of the month—you'll receive an email stating your eStatement is ready. Then you can simply go to our website to view your statements. It's a FREE service—and it's easy to sign up.

- Visit www.westerracu.com and click on "Sign Up for Online Banking, E-Statements and Bill Pay" in the brown bar at the right side of the website;
- Or, call 303-321-4209 or 1-800-858-7212 and one of our friendly Financial Services Representatives will sign you up for this free service;
- Or, send us an email at email@westerracu.com to request free eStatements.

Home Equity Lines of Credit

Prime Minus 1.00%* for the Life of the Loan!

At Westerra Credit Union, we're *Working For You*—and the equity in your home can, too! At **Prime Minus 1.00%***, now is the time to start that home project, plan for college tuition or make that special purchase with a Westerra home equity line of credit!

Prime Minus 1.00%*

As low as 7.25% APR*

No Closing Costs on loans up to \$100,000

\$50 Home Depot Gift Card at closing

For the life of the loan, your rate will be a full point **below the Prime Rate!*** Plus, you can access your line of credit through Westerra's online banking at your convenience. Apply online at www.westerracu.com, stop by any Westerra location, or call us at 303-321-4209 or 1-800-858-7212.

This low rate is another example of how we give back more to our members—we call it *The Westerra Way!*

*APR=Annual Percentage Rate. Variable rate is Prime Rate minus one percent. Rates adjusted on the first day of the month following a change in Prime Rate, as published in the Wall Street Journal. As of June 1, 2007, variable rate for line of credit is 7.25% APR. The rate will not exceed 18% APR. The floor rate is 4% APR. Rate valid for owner-occupied properties...50% will be added to Prime Rate for non-owner occupied properties. Credit qualification required. Rates are based on individual credit history and are subject to change without notice. Advertised rate is for Loan to Value (LTV) of 80% or less. Minimum loan amount is \$5,000. Minimum monthly payment is \$50. Security interest in property required. Gift card value will be reported to IRS as interest as required by law.

Use Quicken® With Online Banking

You can now use Quicken with Westerra online banking! You can download transaction information and use Quicken to track your checking activity, create and follow a budget, and simplify tax preparation. If you have not yet signed up for online banking, visit www.westerracu.com.

 **westerra** CREDIT UNION

Westerra Financial Advisors

New Name – Same Trusted Advisors

MEMBERS Financial Services at Westerra Credit Union now has a new name—Westerra Financial Advisors*. You'll find the same knowledgeable

staff—and the same quality products you've come to expect from your Credit Union. We've simply changed our name to coincide with the recent credit union name change.

As always, we strive to provide excellent service and quality products for members of Westerra Credit Union. We plan to continue that tradition.

Same quality products, services and staff—This is a change in name only, and won't impact any of the products, services or accounts you currently use. You will also continue to work with the same Financial Advisor.

Ready to assist with your financial roadmap—Westerra Financial Advisors can provide answers to guide you on your financial journey. Just as your lifestyle and goals are different from other people's, so are your financial needs. But there is one need that everyone has in common—a financial roadmap.

We'll listen to your needs, evaluate your situation, offer recommendations and coordinate your investment and insurance choices. When we're done, you'll have a clear plan to get you where you need to go, and a trusted source to help you stay on track.

Call today to arrange your no-cost, no-obligation consultation with a Westerra Financial Advisor—or if you have questions about our new name—at 303-321-2617. You'll be glad you called.

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. #FR060714-4966



Free Home Buying Seminar

From the people you can trust!

Home buying season is here! Talk to the professionals you can trust at a FREE Home Buying Seminar at Westerra Credit Union. You'll gain the knowledge you need from Westerra's mortgage specialists to take advantage of the current excellent home buying conditions—and to learn about the processes, programs and services that may work best for your situation.

Thursday, July 19—6:30 p.m.–8:30 p.m.

98 North Wadsworth Blvd., Lakewood, CO 80226

Space is limited. Make your reservation now by calling 303-321-4209, extension 1350.

No Fees at CO-OP Network ATMs

You can access your Westerra accounts at any CO-OP Network ATM without paying a surcharge—no matter how often you use the ATMs. Look for surcharge-free CO-OP Network ATMs at 7-Eleven® stores and 600 convenient locations across Colorado—even at Denver International Airport! For a complete list of surcharge-free ATMs, visit www.westerracu.com.

We're Celebrating Our Members!

Here's your opportunity to be featured in our promotions!

Share your story, your passion and how Westerra is working for you and you may be featured in our upcoming promotions! You may have already recognized Katie and Destin in our recent materials—two Westerra members who shared their stories about their experiences with the Credit Union. Watch the Westerra website for more friends, neighbors and co-workers you may know. When you submit your story and photo, you'll receive:

- **Your choice of a \$5 Gift Card to Starbucks or a \$5 Gift Card to Safeway Stores**
- **An opportunity to win a \$100 American Express® Gift Card in quarterly drawings***
- **A chance to win a \$500 American Express® Gift Card***

To share how Westerra is working for you, go to www.westerracu.com and click on the Celebrating Our Members link. Simply fill out the short form and upload your picture! Or mail your story and photo to Westerra Credit Union, Attn: Marketing Department, 3700 East Alameda Ave., Denver, CO 80209. Thank you for using your Credit Union—we look forward to hearing your story!

*Quarterly drawings held July 31, 2007, October 31, 2007, and January 31, 2008. \$500 American Express Gift Card drawing held April 30, 2008. No purchase necessary to enter. The \$5 gift card will be mailed to you within two weeks of receipt of your story, photo and release form.

Use Any of Our Locations

Centennial

13133 East Arapahoe Road
Centennial, CO 80112

Cherry Creek

3700 East Alameda Avenue
Denver, CO 80209

Colorado Springs

695 Citadel Drive East
Colorado Springs, CO
80909

Lakewood

98 North Wadsworth Blvd.
#130
Lakewood, CO 80226

Lowry

98 Spruce Street
Denver, CO 80230

Stapleton

3700 North Quebec #102
Denver, CO 80207

Choose any of these convenient Westerra locations—or access your accounts at more than 80 Credit Union Service Centers in Colorado. For locations, visit www.westerracu.com and click on Branch Locations and Hours.

Watch for the Gateway Credit Union Locations Coming October 2!



303-321-4209 800-858-7212 www.westerracu.com



Your savings are federally insured to at least \$100,000 by the National Credit Union Administration and are backed by the full faith and credit of the U.S. government. Individual Retirement Accounts are federally insured for an additional \$250,000.

