

PartnershipNews

Thanks for Your Support in 2006

It's been an incredible year for Westerra Credit Union and it's all because of you!

During 2006, your Credit Union grew to offer more locations, enhanced technology, continued top-notch service—and introduced a new name! Take a look at all we have to offer:

New Higher Rates on CDs and Money Markets - We offer some of the best rates in the market! Compare our Certificate of Deposit and Money Market Account rates with what you're currently earning elsewhere—we'll help you transfer those funds to Westerra! Check out our rates at www.westerracu.com or call us at 303-321-4209.

Loans to Meet Your Needs - If you're thinking about a new car, a new home, or home improvements for the new year, please give us a call, stop by, or apply

online. You'll find exceptional service and great rates, too!

Easy Access – Conduct your business through Online Banking at www.westerracu.com, by 24-Hour Phone Banking at 303-320-7774 or at any CO-OP Network ATM, where you can make unlimited free transactions and inquiries. Sign up for online Bill Pay and free eStatements, too.

Convenient Locations - You now have convenient access to six Westerra locations (just look for our new signs) in Centennial - 13133 East Arapahoe, Cherry Creek - 3700 East Alameda, Colorado Springs - 695 Citadel Drive East, Lakewood - 98 North Wadsworth, Lowry - 98 Spruce and Stapleton - 3700 North Quebec. Plus, access your accounts at over 80 CU Service Center locations throughout Colorado. For

locations, visit www.westerracu.com and click on Branch Locations & Hours.

Aurora's Gateway Credit Union officially merged with Westerra Credit Union on October 1, 2006. In late 2007, the three former Gateway Credit Union offices in Aurora will be available to all members.

Staff and management continue their careful planning to ensure a smooth transition into one dynamic organization.

Because of you, the partnership between the three credit unions that now comprise Westerra Credit Union continues to make great strides. We thank you, and our sponsors, for your support and look forward to the opportunity to meet your financial needs in 2007 and beyond. We are **Working For You.**

Scholarship Applications Now Available for 2007 Graduating Seniors!

Westerra Credit Union will continue our tradition of supporting continuing education and again award 10 deserving high school seniors \$1,000 each to use for their continuing education.

Eligible applicants must be graduating from an accredited high school in 2007, with plans to attend college or a trade school in the fall.

If you or someone you know is eligible and would like to apply, please visit our website, www.westerracu.com to download your application.

Follow the instructions and return your completed application by February 15 to be considered.

Please contact our marketing department if you have questions about our scholarships, 303-321-4209 or by email, marketingservices@westerracu.com.

You Asked for It - You Got It!

NO FEES at CO-OP Network ATMs!

You can now access your Westerra Credit Union accounts at any CO-OP Network ATM **without paying a fee**—no matter how often you use the ATMs! We've eliminated the fee for transactions in excess of five per month at CO-OP Network ATMs.

You can still conduct transactions at other ATMs, although there will be

a \$1.50 fee* on every transaction and inquiry, plus any surcharge fees the ATM owner may charge.

So why pay a fee when there's a CO-OP ATM nearby? With 25,000 surcharge-free ATMs nationwide, access to your money is quick and convenient! For a complete list of locations nationwide, visit www.westerracu.com.

* Effective February 1, 2007

Unlimited FREE Transactions at All CO-OP ATMs!

Look for CO-OP Network ATMs at more than 600 locations across Colorado! You can even find them at 7-Eleven® Stores and Denver International Airport!

Your Westerra Credit Union year-end information can be found through these sources:

Online Banking

Visit www.westerracu.com, sign-on to online banking and click on the Year-To-Date option on the left side to find dividends earned and interest paid.

24 Hour Phone Banking

Call 303-320-7774, press 7 for the Additional Options Menu. There you will find Year-to-Date information for both 2005 and 2006.

Thank You!

It's been an incredible year for Westerra Credit Union and it's all because of you! We're celebrating with a CD Special!

6.00%
APY*

- **6.00% APY***
- **7-month term**
- **\$5,000 minimum balance**

*Annual Percentage Yield. Early withdrawal penalties apply. Must have established membership on or before 12/1/2006 and have a share savings account and at least one other product or service with Gateway and/or Westerra Credit Union. Limited time offer.

Online Banking Tips for MAC Users

If you're seeing unusual text when you use a MAC to access your online accounts, chances are good that your web browser is not compatible with our online banking system. While we try to test different web browsers with our system, some of the lesser used web browsers may cause irregularities in the system. We recommend MAC users choose from the following browsers to access online banking:

- MAC running Mozilla 1.7.5
- MAC running Netscape 7.2

Safari and Internet Explorer for MACs are not supported browsers for online banking.

Please contact us for any assistance you might need using our online banking product at 303-321-4209 or email@westerracu.com.

Your Online Experience Now Has Enhanced Safety Features!

To make your online banking experience as secure as possible, we are introducing a new security feature to verify your identity.

As required by the Federal Financial Institution Examination Council (FFIEC), Westerra Credit Union has added this extra layer of security to protect your account. When you sign-on to access your accounts, you will be asked to enter a user name rather than an account number. The system will instruct you to set one up.

Also, expect to be prompted at some point while banking online to enter additional information. This may include

choosing several security questions that only you know the answers to. Once this occurs you have added a layer of protection to your account!

Most of the time your online banking experience will be the same as it was before. The new security may – very infrequently – prompt you to verify your identity before continuing. This new feature gives you even more protection and means you can continue to bank online with confidence.

To learn more and get answers to frequently asked questions, please visit our website, www.westerracu.com.

Take Precautions to Avoid Becoming a Fraud Victim

Protect Your Identity

Never send checks or credit card payments from an unlocked mailbox.

Check your credit report annually. You are entitled to a free copy.

Read our Privacy Policy for additional information on protecting your Westerra Credit Union accounts.

What To Do If You Think You May Be a Victim

If you believe your Westerra account, credit, debit or ATM card information may have been compromised, report the incident to the Credit Union immediately at 303-321-4209. We may recommend that you change your account number. Review your billing statements carefully after the incident. If the statements show unauthorized charges, send a letter to us via regular mail (keep a copy) describing each questionable charge.

To learn more ways to protect yourself from fraud and identity theft, please visit our website, www.westerracu.com, for links to the U.S. Department of Justice and credit bureaus.

Westerra Credit Union Privacy Policy

Safeguarding the privacy and confidentiality of each member's personal information is of the utmost importance to Westerra Credit Union. In order to provide products and services to meet your financial needs, it is necessary to share information about you.

Information We Collect and Disclose: Westerra Credit Union collects nonpublic information about you from the following sources:

Information we receive from you on applications and forms such as name, address, social security number and income;

Information about your transactions with us, our affiliates or others such as your account balance, payment history, parties to transactions, and credit card use;

Information we receive from a credit reporting agency such as your credit worthiness and credit history; and

Information obtained when verifying the information you provide on applications and forms such as your current and past employers or other institutions where you conduct financial transactions.

Westerra Credit Union only works with businesses that follow strict confidentiality requirements. We will only share your information when absolutely necessary. We do not disclose any nonpublic information about you to anyone, except as permitted by law. We may disclose the information we collect, as described above, to companies that perform market analysis and peer group comparison services on our behalf or that prepare account documentation or otherwise service your account. **We will not sell your information to any person or company for any reason.**

You will always have the opportunity to review your information and make

necessary changes to ensure that our records are complete and accurate. If you decide to terminate your membership, or become an inactive member, we will continue to adhere to the practices as described in this notice.

How We Protect Your Information: We maintain physical, electronic, and procedural safeguards that comply with federal regulations to safeguard your nonpublic personal information. Westerra Credit Union trains its employees to adhere to strict policies regarding member privacy and restricts access to nonpublic personal information to those employees who need to know that information to provide products or services to you.

What You Can Do to Protect Your Information: Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) and passwords.

Keep all passwords or PIN information confidential in a separate location away from your computer, not in your wallet, and not on the card itself.

Use caution when disclosing your account numbers, social security number, or other information to other persons.

Keep your information current so that we can reach you if there is possible fraudulent or unauthorized activity associated with your account.

Contact Us: Please call us with any questions regarding this Privacy Policy at 303-321-4209 or 1-800-858-7212. Or you can write us at:

Westerra Credit Union
98 Spruce St.
Denver, CO 80230

More Ways to Protect Your Privacy

TO REMOVE YOURSELF FROM PRE-SCREENED CREDIT CARD OFFER LISTS:
www.optoutprescreen.com
or 1-888-5OPTOUT

TO REMOVE YOURSELF FROM JUNK MAIL LISTS:
www.dmaconsumers.org/cgi/offmailinglist

TO REMOVE YOURSELF FROM GOOGLE SEARCH:
www.google.com/help/pbremoval.html

Important Information Regarding Your Account

In case of errors or questions about electronic funds transfers from your share or savings account, telephone us at the following number or send us a written notice to the following address if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears. Call us at **303-321-4209** or write to: **Westerra Credit Union, 98 Spruce St., Denver, Colorado, 80230.**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

Members with IRA accounts please note, the IRA "Fair Market Value" is the end-of-year balance as of 12/31/06.