

PartnershipNews

FREE Electronic Statements

You can now receive your Westerra statements electronically—including credit card statements and home equity line of credit billing notices—at www.westerracu.com.

If you are receiving printed statements for your Westerra accounts, here is your opportunity to begin receiving your statements and billing notices sooner. No need to wait for your printed statement in the mail. To receive eStatements, 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. (Paper statements will continue to be mailed for all first mortgage loans.)

Three Easy Ways to Sign Up for FREE eStatements:

- 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.

If you already receive your monthly/quarterly statements electronically, you are automatically enrolled for eStatements for your credit card statements and/or home equity line of credit billing notices. Please be sure to watch for them as a reminder to make your payments—which, of course, you can do electronically through Westerra's online banking system, too!

If you also have a checking account and eStatements with us, you can use Bill Pay for FREE. To learn more or to sign up, please visit our website at www.westerracu.com or call us at 303-321-4209 or 1-800-858-7212. Thank you for choosing your Credit Union. We are *Working For You*.

Merger Update

Since Gateway Credit Union's official merger with Westerra Credit Union last October, staff and management continue their careful planning to ensure a smooth transition into one dynamic organization. While most changes being made continue to be very transparent, there are some you may have begun to notice:

Great Loan and Savings Rates—Many members took advantage of the *Thank You Certificate of Deposit Special* in December and January—to thank you for your support throughout the past year. All rates at Gateway and Westerra are now aligned to offer all our members some of the best rates available in the market! Our investment rates are among the best in the nation—and you'll find great loan rates, too!

More Branches Coming in Late 2007—Watch for details about the availability of all former Gateway Credit Union branches later this year!

Is Your Financial Institution Locally Owned?

You may have seen reports in the news recently about large banks with many branches in Colorado being bought by large foreign entities. These financial institutions are not only owned by stockholders outside Colorado, but *outside the United States*. Your Credit Union is different.

As a financial cooperative, Westerra Credit Union is locally-owned by its members—you and the others who use the Credit Union. While we recently changed our name to better reflect our growing and diverse membership, you can rest assured that your Credit Union remains locally owned by members—and has been since 1934.

Celebrating Our Members

At Westerra Credit Union, we are celebrating our members! Watch your mail—and the Credit Union website—to learn how you can be featured in our upcoming promotional materials. Share your stories, passion and how Westerra is *Working For You* at www.westerracu.com.

Free Home Buying Seminars

From the people you can trust!

Talk to the professionals you can trust at FREE Home Buying Seminars 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.

Choose the seminar that's most convenient for you:

Thursday, April 19

6:00 p.m. – 8:00 p.m.
98 Spruce Street, Denver, CO 80230

Wednesday, April 25

6:00 p.m.–8:00 p.m.
13133 East Arapahoe Road,
Centennial, CO 80112

Thursday, April 26

6:00 p.m.–8:00 p.m.
98 North Wadsworth Blvd.,
Lakewood, CO 80226

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

Switching Just Got Easier

Now you can switch your checking account to Westerra Credit Union without all the hassle. Simply use the new checking Switch Kit at www.westerracu.com. You'll find it's a streamlined process with much of the work already done for you. Or call 303-321-4209 and Westerra's friendly Financial Services Representatives will walk you through the process. Ask about the great checking account options available to you!

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.

If You Order Checks From Another Company...

If you order checks from a company other than the Credit Union, their practice is to call us to verify the order. For security purposes, we cannot provide information about a recent account format change to anyone other than you. If you plan to order checks from another company, please call us at 303-321-4209 so we can give you the new information for your next order—or you can streamline the process by simply placing your next check order with the Credit Union. Rest assured these changes will not impact the clearing of your checks!

Scholarship Winners Announced

Ten outstanding high school students will receive \$1,000 college scholarships from Westerra Credit Union. They were chosen from among an unprecedented number of qualified applicants, all of whom are Westerra members. Each of our 10 recipients demonstrated impressive credentials, including high academic achievement supported by outstanding character traits and community service. This year's scholarship recipients are:

- Isra Ahmed**, South High School
- Mindy Bridges**, Littleton High School
- Andrew Cole**, Thomas Jefferson High School
- Shavon Forte**, Kent Denver School
- Noble Lilliestierna**, Cherry Creek High School
- Rhesa Melvin**, Hinkley High School
- Ian Pegler**, Horizon High School
- Moses Roybal**, George Washington High School
- Briana Schulze**, Eaglecrest High School
- Kimberly Westerhoff**, Pomona High School

Congratulations to each of these Westerra Credit Union members!

Receive \$100 Off Closing Costs!

Thinking about buying or refinancing a home? Simply give us a call at 303-321-4209 or stop by one of our convenient locations to get pre-approved and you'll receive \$100 off closing costs!

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.



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

NCUA

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.

