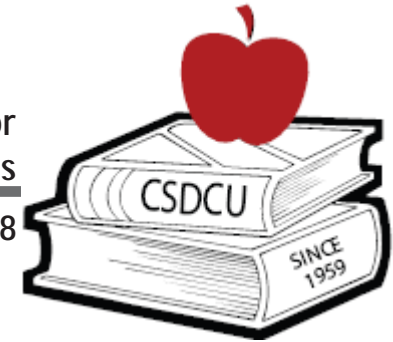


CSD Credit Union

For Your Money

Monthly Newsletter for
Member Schools



April 2008

Meet Your CSD Credit Union Staff!

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We know how busy your life can be, and that you may not have time to make it into the credit union. With all the electronic services offered today – direct deposit, on-line account access and bill pay, Moneyline, and debit cards, the old days of standing in a teller line may be a thing of the past.

So this will be the start of a new article in your newsletter. We are bringing your credit union staff to you! Each month we will showcase a staff member. Hope you enjoy getting to know your CSD Credit Union staff!



My name is Cassidy Foster. I have been with CSD Credit Union for 2 ½ years as a Member

Service Representative. I am a sophomore in college. Currently I am taking classes at Longview. I will be leaving in August to finish my schooling at Northwest Missouri State University. I am majoring in Special Education with a minor in deaf studies. Family is very important to me and I spend a lot of time with them. I have an older brother and a younger brother and sister. I love spending time at the Lake of the Ozarks. My family and I go about every weekend during the summer. I love water skiing while I am there.



Is a new home in your future, or is it time to refinance and take advantage of low interest rates? Did you know that CSD Credit Union offers 1st mortgages? A home loan is a big step, make sure you take it with someone you trust - CSD Credit Union.

Our First Mortgage partner is now TruHome Solutions. Please contact Jamie at the Credit Union 816-763-4020 ext 309 for more information.

8510 E Bannister Road
Kansas City, MO 64134
phone 816-763-4020
fax 816-966-8743

MONEYLINE 816-965-0CSD (0273)
www.csdcu.org info@csdcu.org

**Current Savings Rates
Paid March 31, 2008**

	<u>DIV%</u>	<u>APY</u>
Shares	1.00%	1.00%
Money Market		
\$1,000.00 - \$10,000.00	2.50%	2.53%
\$10,000.01 - \$25,000.00	2.60%	2.63%
\$25,000.01 and over	3.00%	3.04%
Holiday Savings	1.25%	1.26%
IRAs	1.75%	1.76%
FREE Checking	0.05%	0.05%

**Current Loan Rates
Effective April 15, 2008**

<u>Loans</u>		<u>APR</u>
Autos & Motorcycles		
36 Mos.	2008 & older	5.00%*
48 Mos.	2001-2008	5.25%*
60 Mos.	2004-2008	5.75%*
72 Mos.	2007-2008	6.25%*
RVs & Boats		
See auto rates	1-60 Mos.	
Up to \$10,000	61-72 Mos.	7.25%*
Over \$10,000	73-84 Mos.	7.50%*
Over \$15,000	85-120 Mos.	8.50%*
Signature Loan		15.00%
Line-of-Credit		15.00%
Share Secured Loan		7.50%
Home Equity Loan 1yr variable		6.75%
Quick Equity		
\$2,500-\$7,500	36 Mos.	6.75%
\$7,501-\$25,000	120 Mos.	7.75%
\$25,001-\$50,000	180 Mos.	8.75%
First Mortgages		Variable

* As low as. Your actual rate will depend on information provided by you and other sources.



You'll never catch us phishing!

If you get a message asking you to verify personal information, it didn't come from your credit union!

We'll never send you a letter or e-mail asking for your account numbers, usernames, passwords, or Social Security number. If you get a message like that—called phishing— don't bite.

Instead, call your credit union to find out how to protect yourself from identity theft.



Lobby Hours
 Monday - Friday 9:00 a.m. - 5:00 p.m.
 Saturday 9:00 a.m. to 12:00 p.m.
Drive-thru Hours
 Monday - Thursday 9:00 a.m. - 5:00 p.m.
 Friday 9:00 a.m. - 5:30 p.m.
 Saturday 9:00 a.m. to 12:00 p.m.



Place your ad here for FREE
E-mail your text to gcollins@cstdcu.org

For Sale: Ameripure Water Purification & Softener System. Ionics I. Q. Series. Has a lifetime warranty. Purchased new in Feb. 2006, \$5400.00. Will sale for \$2500.00 including installation. Call Pam or Sherman at 816-322-4312.

1996 Mazda B4000 Ext. Cab, 99,366 original miles, 4.0 L automatic w/overdrive, ps, pb, pl, pm, tilt, cruise, ac am fm cassette, Mazda Bedliner, fiberglass tonneau cover w/lock, well maintained, very good condition contact Harold 816 810-2680, \$4000.00 - picture available at www.cstdcu.org

Wanted - Queen size beds (2), dining room table with chairs, coffee table, end tables, dresser w/mirror and entertainment set. Seeking gently used items. Will pay reasonable amount for these items. Latanya: love2learn15@yahoo.com or work phone number 816-316-7217.

Plum colored couch is so comfortable and in nearly brand new condition. Picture available at www.cstdcu.org. We're asking \$200, OBO. If interested please email kjile@travelers.com. We also have two dressers: White with four drawers & wood with 6 drawers. Will take \$10 for either or \$15 for both.

Enroll for e-statements during the month of April and get entered into a drawing for a \$25.00 Visa Gift Card!