



Quarterly

RETURNS

Spring 2011

CSDCU Shred Day

Join us for a Shred day on **Saturday, April 23rd.** We'll have on-site shredders available from 10 - 12.

This is a free service for our members. We'll be collecting canned goods for Harvesters during the event.

A hot air balloon with a red, white, and yellow checkered pattern floating over a mountain range under a blue sky.

Auto loan rates are as low as 3.50% APR!*

Don't let this opportunity fly by!

*Annual Percentage Rate

Rates are available on new or used auto loans and refinances!

A man in a blue shirt sitting in a chair, looking out at a landscape with his hands behind his head.

Sign up for **freedom**

Simplify your life with e.statements and/or Free** Online Billpay and we'll pay you **\$10.00!***

*New enrollment only. \$10.00 will be deposited into your account the month following enrollment. Offer available for a limited time. **Billpay free with e.statements

www.csdcu.org

CSD Credit Unions' Free Checking

If you have your checking account somewhere other than CSDCU, your "free checking" may not really be free. Do you have to keep a minimum balance to avoid fees? Do you get charged to visit a teller? Do you have to pay for paper statements? What about high ATM fees if you visit another ATM?

Did you know CSDCU has totally free "free checking"? No fees. No minimum balance. No charge for statements. Visit our tellers whenever you want. Use your CSDCU Visa Debit Card at one of the 28,000 CO-OP or Alliance One ATM's on our ATM network up to 5 times a month with no charge. Sign up for e.statements, and then our Online Billpay is also free. Need money transferred from savings to checking to cover an overdraft? Nope, no charge there either. No catch, no fine print, no holds barred, no ifs, ands, or buts, no joke, no strings attached.

Open a new CSDCU checking account and your first box of checks will be on us. That makes your check order free also! Why pay \$8 - \$10 a month for "free checking"? Open your CSDCU checking account, and start saving today!



REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

CSD Credit Union

8510 E Bannister Rd

Kansas City, MO 64134

816.763.4020 fax 816.966.8743

www.csdcu.org info@csdcu.org



Current Savings Rate Paid March 31, 2011

	DIV%	APY%
Shares	0.35%	0.35%
Money Market		
\$1000.00 - \$10,000.00	0.35%	0.35%
\$10,000.01 - \$25,000.00	0.75%	0.75%
\$25,000.01 and over	0.90%	0.90%
Holiday Savings	0.35%	0.35%
IRA's	0.90%	0.90%

Current Loan Rates Effective 03/01/2011

	APR
Loans	
Autos & Motorcycle	
36 mth 2011 & older	3.50%*
48 mth 2004 - 2011	4.00%*
60 mth 2007 - 2011	4.50%*
72 mth 2010 - 2011	5.00%*
RV's and Boats	
See auto rates 1 - 60 mth	
Up to \$10,000 61-72 mths	5.75%*
Over \$10,000 73-84 mths	6.00%*
Over \$15,000 85-120 mths	7.00%*
Signature Loan	15.00%
Line of Credit	15.00%
Share Secured Loan	7.50%
Home Equity Loan 1 yr variable	4.75%
Quick Equity	
\$2,500 - \$7,500 36 mth	5.90%
\$7,501 - \$25,000 120 mth	6.90%
\$25,001 - \$50,000 180 mths	7.90%
First Mortgages	Variable

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