A letter from the President—Mike Williams

As you look around, you can see the leaves are starting to change as the days get shorter and the nights get cooler. Fall is upon us. Just as Mother Nature is changing, so is your credit union. We are heading into a new era—a whole new ball game!

Your credit union is changing our data processing system to enhance your credit union experience. We will be converting to a new computer system allowing us to bring you even more products and services than before. We will be significantly improving our i-banking and bill pay while offering new products and services with greater ease and flexibility. We feel making this move will allow us to give our members more product choices that fit their needs. The weekend of October 31 – November 2, 2009, we will be undergoing this transformation. During this time of transition, the credit union’s lobbies and drive up as well as i-banking, bill pay, phone banking and the service center network will be inaccessible. We apologize for the inconvenience and appreciate your patience as we go through this exciting change!

The staff and management team is currently receiving excellent training. When we open our doors on November 3, 2009, you will see a whole new look and feel to our i-banking, bill pay, receipts, e-statements and various other credit union products. Within this newsletter, you will find more information regarding the conversion and the upcoming changes.

We are excited about our new venture and look forward to providing you the same outstanding level of service you have come to expect from your credit union. We value our members and we are thankful you choose Colorado Credit Union as your place to bank.

Thank you and we look forward to serving you.
SYSTEM CONVERSION

Our offices will be closed
October 31st thru November 2nd
SATURDAY - MONDAY
Important Conversion Information

**I-Banking Users:**
- History will need to be downloaded into Quicken or MS Money by 6 pm on Friday October 30, 2009 as it will no longer be accessible after conversion.
- If you currently utilize a shortcut to access the i-banking sign-in page, this will need to be reset on November 3, 2009.
- I-Banking log-in questions and answers will need to be re-created on November 3, 2009.
- You will need to create a new password once the conversion has taken place.
- Scheduled transfers will continue to occur as normal.

**Bill Pay Users:**
- All new bills and non-recurring bills will need to be submitted by 6 pm on Tuesday, October 27, 2009 in order for prompt payment to occur.
- While Bill Pay will have a new look, all recurring and scheduled bills will post normally.

**QuikLink Telephone Banking:**
- Main Menu options will change
- You will be required to create a new Access Code during your first call.

**All Members:**
- Statements, receipts and notices will have a new look.
- Membership Numbers will remain the same but share ID numbers may change (i.e.: checking, savings, certificates, money markets).
- All ACH, direct deposit and automatic transfers will occur as normal.
- All dividends will pay as normal.
- All credit and debit cards will function as normal – NO new PINs will be needed.

More information can be found on our website at www.ccu.org or please feel free to call us at 303.978.2274 or 800.828.2274.
Our 10 year 1st Mortgages Pack a Punch!

We are thrilled to welcome to the ring of products our 10 year 1st Mortgage Loan. This product packs quite a punch and will knock you out with our low rate of 5.49% APR*

With a $99 closing cost, easy payment terms ranging from 1 to 10 years, and no appraisal needed. We can help keep you on your game! Don’t get KO’D – apply online today – www.ccu.org or give us a call, one of our Mortgage Loan Coordinators will be happy to coach you through the process!

Equal Housing Lender This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

The following additional disclosures apply:
*The Annual Percentage Rate (APR) is calculated on $100,000 for conforming loan amount, includes $99 loan origination fee, credit union will not escrow for insurance or taxes, APRs for individual loans may differ. These rates are not guaranteed until lock-in. Interest rates assume credit history in good standing. All loan applications subject to credit and property approval. Flood and/or property hazard insurance may be required. Maximum loan limits and minimum equity/down payment requirements apply. Other restrictions may apply. Additional rates and programs are available.

Representative example for loan terms:
A loan of $100,000 with a 5.49% APR would have the following payments with the following terms:
10-year mortgage would have 120 monthly payments of $1085 each.
-Amounts may be rounded up.

MARK YOUR CALENDARS

Your credit union will be closed:

October 12th – Columbus Day (staff training)
October 31st – November 2
System Conversion
November 26th - Thanksgiving
December 24th – closing at 2 pm
December 25th – Christmas
December 31st – closing at 3 pm

COMMUNITY EVENTS:

October 8th – Dakota Ridge High School Homecoming
October 22nd – Chatfield Cross Country Invitational
December 4 – Ken Caryl Holiday Happenings at 6 pm (Ranch House)

Come on out and enjoy time with your neighbors and credit union friends