



# Columbine

C O L U M B I N E

A member newsletter from **Columbine Federal Credit Union**  
[www.columbinefcu.org](http://www.columbinefcu.org) 2nd Quarter 2009

## Worldwide Access—

Wherever you are, whenever you need it  
with the CFCU ATM and VISA® Debit Cards.



- Access to over 28,000 surcharge-free CO-OP ATMs nationwide
- VISA® card is safer than checks—enhanced features provide updated security and fraud protection
- VISA® card has worldwide acceptance for telephone & online purchases—use it wherever you see the VISA logo
- Surcharge-free ATM locator! Text from any mobile phone, or download the CO-OP database to your compatible GPS device.

*More peace of mind and more access...*

with Columbine FCU's new ATM and VISA® debit cards



## Take Control of the Auto Buying Process Use Columbine's low rates to get a great auto deal!

Spring breezes are just around the corner, and it's a perfect time to take advantage of Colorado's spectacular scenery. Now may be an opportune time to upgrade your current vehicle. A newer model will likely improve your fuel efficiency and cost less to drive—it's a win-win situation for you and Colorado's environment.

But before you see a dealer, take steps to keep the negotiation power on your side—**stop in to see us, call us at 720-283-2346 or apply online at [www.columbinefcu.org](http://www.columbinefcu.org) to get pre-approved for your financing.** Then you are essentially negotiating with “cash-in-hand,” and in this economy, few dealers can afford to have you walk away from a deal.

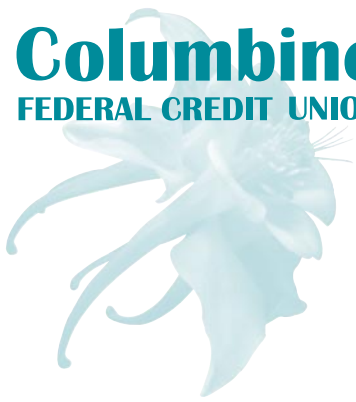
Car dealers may never be more eager to see you come in. The National Auto Dealers Association recently said “for many people this may be the best time to buy a car in years. There are plenty of incentives (for dealers) to lower costs.” **With preapproval from Columbine FCU, you are in the driver's seat!**

**Columbine Federal Credit Union is lending as usual**—our members can still get auto loans at very competitive rates. With dealers and manufacturers eager for sales, it's a great time to be a credit-enabled buyer. And, with our current low rates, don't wait to upgrade your vehicle. Contact us today to get started!

Visit us online at [www.columbinefcu.org](http://www.columbinefcu.org)

# Columbine

FEDERAL CREDIT UNION



Visit us at [www.columbinefcu.org](http://www.columbinefcu.org)  
Main number: 720-283-2346  
Toll free number: 1-800-541-0249

## Main Office

2305 E. Arapahoe Road, Suite 234  
Centennial, CO 80122

FAX: 303-795-7751

Hours: M, T, Th, F: 9:00am – 5:00pm

W: 10:00am – 5:00pm

## DTC Office

7800 E. Union, Suite 110

Denver, CO 80237

FAX: 720-488-6394

Hours: M, T, Th, F: 9:00am – 3:00pm

W 10:00am – 3:00pm

Closed for lunch 1:30 pm – 2:00 pm daily



## CU Service Centers

\*For CU Service Center locations nationwide and their services, visit [www.columbinefcu.org](http://www.columbinefcu.org). CU Service Centers and outlets provide CFCU members convenient account access throughout Colorado and the U.S. Some offer extended evening and Saturday hours.

## CFCU-Owned ATMs

Arapahoe County Building, outside front entrance

5334 South Prince Street, Littleton

Raytheon Company Building

16800 E. Centretch Pkwy, Aurora

## CO-OP Network ATMs

ATMs with the CO-OP logo do not charge surcharge fees to CFCU members. Check out all the CO-OP Network ATM locations online at [www.co-opnetwork.com](http://www.co-opnetwork.com).



The content of this newsletter does not constitute legal, accounting, tax or other professional advice. The information provided is believed reliable, but advice in the aforementioned fields should be sought from professionals within those fields. Furthermore, rates and policies quoted are subject to change and may not state all terms and conditions. Always contact CFCU for specific detailed information.

## Holiday Closures

Monday, May 25th • Memorial Day

# Columbine FCU Offers Low Rate Home Equity Loans

Pay off high-rate credit cards?

Finance home improvements?

You might want to finance home improvements by paying with credit cards. Is that really a good idea? A home equity loan is probably a much better option.

Also known as a second mortgage, a home equity loans allows homeowners to borrow money by leveraging the equity in their homes. Home equity loans can be used to buy a new “kitchen and sink” or any other way the borrower wants. The interest rate on a home equity loan is usually much lower than that on credit cards and other consumer loans. As a result, many members have chosen to borrow against the value of their homes with a fixed-rate home equity loan to pay off credit card balances. Consult your tax advisor about possible tax deductions.



## Columbine FCU offers two types of home equity loans:

- A **fixed-rate loan** provides a single, lump-sum payment to the borrower, which is repaid over a set period of time at an agreed-upon interest rate. The payment and interest rate remain the same over the lifetime of the loan.
- A **Home Equity Line of Credit (HELOC)** is a variable-rate loan, and borrowers are preapproved for a spending limit and can withdraw money when needed. Monthly payments on a HELOC will vary depending on the amount of money borrowed and the current interest rate.

# Get a Columbine FCU Summer of Fun Loan



Boats • Campers • RVs • Motorcycles

- New or Used
- 100% Financing Available
- Preapproval Available

For additional information, contact a Columbine FCU loan representative today, and...

# LET THE FUN BEGIN!

