

Outlook

June 2011

Receptionist & Branch Hours of Operation

Monday - Thursday
10:00 am - 5:30 pm

Friday & Last Business Day
of the Month
10:00 am - 6:00 pm

2011 Holiday Schedule

Independence Day
Monday, July 4th

Labor Day
Monday, September 5th

Columbus Day
Monday, October 10th

Veterans Day
Friday, November 11th

Thanksgiving (2 Days)
Thursday, November 24th
Friday, November 25th

Christmas
Friday, December 23rd at 2 pm
Monday, December 26th

New Year's Observance
Friday, December 30th at 2 pm

Your Perfect Home Is Within Reach...

CSFCU says **Welcome Home** with our own Perfect Home Loan!

Call or click today for complete details!

- i Online loan calculators
- i Simple pre-qualification process
- i Simple application process
- i Warm & friendly credit union service!



(805) 644-4657
www.csfcu.org

Keep In Contact

It's important that CSFCU maintains your current address and contact numbers on file in case we should ever need to contact you regarding your account or credit union service.

Contact information updating is now available online!

Simply log-on to your account through Virtual Branch, click the Self-Service Tab, and update your contact information! Within 24-hours all our records will be updated; it's that easy!



County Schools
FEDERAL CREDIT UNION

4591 Market St., Ventura CA 93003

(805) 644-4657

www.csfcu.org

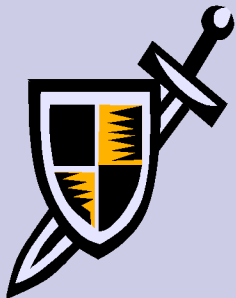
Member Protection

Credit Union Safety!

For your protection and for the safety of our employees, we ask our members to remove hats and/or sunglasses upon entering the credit union and for the duration of your visit.

Your Credit Union Management strives to provide the safest and most secure environment for you and your family.

This proactive approach aims to deter potential threats of robbery or violence.



We appreciate your full cooperation.

Going Somewhere?

Please inform the credit union when you are traveling out-of-state or out-of-country. We are dedicated to fraud prevention and any unusual activity may interrupt your debit card service.

For account security, CSFCU requires your traveling notification no later than 24 hours prior to your departure.

Contact Member Services at (805) 644-4657 with questions or to submit notification.

***PLEASE NOTE: CSFCU may contact you by phone in the event fraudulent activity is suspected. Please ensure your contact information is up-to-date with CSFCU at all times.**

2011 Summer Skip-A-Loan Payment Coupon

This summer, relax, enjoy the sunshine, and say, "No worries!" to one of your auto loan payments. We know you could need extra cash for your summer vacation or back-to-school supplies, so skip your auto loan payment for either the month of July, August or September! Your normal loan payment will be due on its regular date immediately following the month you skipped your payment.

Name: _____ Account #: _____ Loan #: _____
Address: _____ Phone #: (____) _____ Signature: _____
Month (Choose only one): JULY AUGUST SEPTEMBER

Please mail completed coupon to: CSFCU Loan Department 4591 Market St., Ventura, CA 93003

Note: A loan modification fee of \$50 will be applied to each Summer Skip-A-Loan Payment request. Please pay my loan modification fee as follows: Deduct \$50 from my share account: _____-_____
 Cash my enclosed check in the amount of \$50 for each request.

Member knows and understands that: 1) Interest on a Skip-A-Payment will continue to accrue at the daily contractual rate during and after the time a loan payment is skipped; 2) Regular loan payments to resume with the payment due immediately following a skipped payment month; 3) Accepting a Skip-A-Payment promotion will extend your loan contract maturity date; 4) No late charge or penalty are applied to Skip-A-Payment promotions; 5) ANY Negative Share or Negative Checking balances invalidates this offer; 6) All member loans must be in good standing, not delinquent, and have a minimum 6-months of timely loan payments to qualify for a Skip-A-Pay offer; 7) Non qualifying Skip-A-Pay requests subject to additional Loan Adjustment review for approval.
Skip-A-Loan Payment Coupon Expires September 30, 2011.