

# Outlook

September 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

Labor Day  
Monday, September 5th

Columbus Day  
Monday, October 10th

Veteran's 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

## Make a Difference In YOUR Credit Union!

The Nominating Committee is now accepting applications for seats on the Board of Directors (and other Committees). Qualifications are as follows:

- Bondable.
- Credit Worthy— County Schools Federal Credit Union must not have **suffered a loss as a direct result of nominated member's negligence** (i.e. any delinquent loans, charge-offs, bankruptcy, closed checking account, frequent non-sufficient funds activity, or delinquent credit history with others.)
- No criminal record involving dishonesty, breach of trust or moral turpitude.
- Nominee cannot be in the immediate family of a director, officer, or a spouse of a staff member currently employed at the credit union. If this occurs, one must relinquish their position.
- A commitment from the nominee that they are willing and able to devote the necessary time and effort to fill the position adequately and with resolve.
- Knowledge of accounting, finance, business, human resource, or previous board or committee experience is a benefit, but not required.
- Understanding of credit union philosophy and desire to better the financial lives of members.
- Ability to understand basic financial statements.
- Ability to think and plan strategically.

Applications are available at the credit union by contacting the receptionist. After the Nominating Committee has reviewed the submitted **applications, they will arrange for interviews with qualified candidates.**

**-Applications must be submitted by November 30, 2011-**



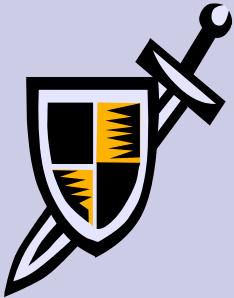
## Member Protection

### *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 Holiday Skip-A-Loan Payment Coupon**

With Christmas just around the corner, you may find yourself needing some extra holiday cash. CSFCU says "Happy Holidays" by allowing you to skip your November or December 2011 Loan Payment! 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 (Please check one):  November  December

**Please mail completed coupon to: CSFCU Loan Department 4591 Market St., Ventura, CA 93003**  
(Coupons may also be walked in to the credit union during business hours.)

Note: A loan modification fee of \$50 will be applied to each Holiday Skip-A-Loan Payment request. 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.

Interest on Skip-A-Loan Payment will continue to accrue at the delinquent rate starting on the first day after the end of your Skip-A-Loan Payment. Members know and understand that regular loan payments for Skip-A-Loan Payment resume with their payment immediately following the skipped month. Accepting this Skip-A-Loan Payment promotion will extend the loan contract maturity date. No late charge or penalty will be applied to Skip-A-Loan Payment. All member loans must be in good standing and not delinquent to qualify for Skip-A-Loan Payment. In addition, Negative Share or Negative Checking Balances will invalidate this offer. **Skip-A-Loan Payment Coupon Expires December 16, 2011.**