



## Computer Upgrade

On behalf of the Community Schools Credit Union staff, management and board of directors, we would like to thank you for your patience and understanding during our recent computer upgrade. By now you should have noticed some of the changes we've made with this new system; including a new look to our statements, upgraded CU Now online banking, now called It's Me 247, improved online bill pay now called CU\*Easy Pay and the updated Miss Buttons, now called Miss Buttons-CU\*Talk. If you have any questions or need help accessing or navigating through these systems, please ask us for help. We are here for you every step of the way.



## Congratulations To Our Scholarship Winners

Congratulations to our 2009 Scholarship winners. Each student was awarded a total of \$1,000, with \$750 going to the student and \$250 to their most influential teacher.



**Colin J Kolkema** from Muskegon Catholic Central (\$750). Colin nominated his most influential teacher Kelly Dornbos (\$250). Colin will be attending Western Michigan University in the fall of 2009 to begin the Pre-nursing curriculum.

*Pictured (l-r): Kelly Dornbos, Colin Kolkema & CSCU Chairman of the Board, Paul Hoppa.*



**Nicholas Huryk** from North Muskegon High School (\$750). Nicholas nominated Michael Schanhals for most influential teacher (\$250). Nicholas will be attending the University of Notre Dame studying Pre-med.

*Pictured (l-r): CSCU Chairman of the Board Paul Hoppa, Nicholas Huryk & Michael Schanhals.*



## Shared Branching

Part of our new upgraded computer system is a program referred to as Xtend Shared Branching. What does this mean for you? This means that if you need to make a quick deposit, withdrawal or payment and it is not convenient for you to make it to Community Schools Credit Union, there are currently 13 other credit unions within the Muskegon/Grand Haven area that can handle these simple transactions for you.

This service is completely free to you. All you need to do is stop into one of the other participating offices, show them your identification, let them know you are a member of Community Schools Credit Union, and they can process your deposit, withdrawal or payment for you. It's that simple!

This shared branching goes a bit farther than just our local area. There are currently over 160 participating credit unions in Alabama, Florida, Indiana, Michigan, Missouri, New York, Ohio and South Dakota! Stop by our office for more information and details on the other participating credit unions available to you, or visit the Xtend locator online at [xtendcu.com/branches/find/xtend](http://xtendcu.com/branches/find/xtend).

## Congratulations To All Our 2009 High School Graduates!

We wish you all the best in your future endeavors. Just remember that no matter whether your plans take you away from home to college or jumping right into the workforce, Community Schools Credit Union can follow right along with you. With all of our convenient 24/7 self service products including It's Me 247 (online banking), CU\*Easy Pay (online bill pay), Miss Buttons-CU\*Talk (audio banking), Debit MasterCard, Visa, direct deposit, over 28,000 surcharge free ATM's, and now Xtend/Shared Branching, you can still handle ALL of your banking needs when you are away from home. Stop by our office and learn about all the convenient services that can help make your life a little bit easier.



## We Have Money To Lend!

Community Schools Credit Union has great loan rates starting at 4.40% APR. Whether it's time for a new vehicle or looking for a new summer time toy like a boat, RV or motorcycle. Stop by or call to get pre-approved!

\*APR = Annual Percentage Rate, subject to change. Rate based on individual creditworthiness.

As Low As  
**4.40%** APR.\*

# Youth Corner

## Congratulations to Kamren Meyers.



*Kamren Meyers & CSCU Teller, Lucy*

Kamren has been faithfully saving money in his Zoogles account and was our first Zoogles member to earn the beloved giraffe!! Kamren and his Grandmother make regular visits to the Credit Union so he can make his deposits and earn his ZooBucks. Kamren recently turned 10 years old, which means he still has until his 12th birthday to earn enough ZooBucks to get another giraffe, which he has every intention of doing. Thank you Kamren for being so dedicated and learning the rewards of saving your pennies!!

# ATM Etiquette

The staff at Community Schools Credit Union thought we'd share a bit of ATM Etiquette with you. These etiquette items not only make your experience at our ATM easy, but also those waiting in line behind you. These tips are also here to help protect you and your money:

- Please put your car in park before starting your transaction.
- Please end all cell phone conversations before starting your transactions.
- Please watch for vehicles exiting the drive thru when you exit the ATM.



## Did you know?

You should grab your cash immediately from any ATM you use. ATM machines give you approximately 18 seconds before they will pull your money back into the ATM for security purposes. This way nobody else will have the opportunity to walk away with your cash.

You should grab your ATM card immediately from any ATM you use. ATM machines give you approximately 35 seconds before they will pull your card back into the ATM for security purposes. Again, this is so nobody else will have the opportunity to walk away with your ATM card and use it for fraudulent purposes.

If this happens to you, you will need to wait until the following business day to retrieve your ATM card back. If you happen to be at an ATM other than Community Schools Credit Union, it is a general rule that your card will be destroyed. You will need to contact Community Schools Credit Union to order a new card.

These procedures are in place to protect you and your account. We hope these tips help make your next visit to our ATM a pleasant one.

# Holiday Closings

**Independence Day:** Saturday, July 4  
**Labor Day:** Monday, September 7



# Mayfest

We would like to thank everybody that came to the 30th annual Mayfest at Muskegon Community College. We enjoyed helping kids and adults alike tie-dye 1,000 t-shirts! If you're out and about wearing your tie-dye t-shirt, get a picture and send it to danderson@cscu1.org. We'd love to see it!



County Teachers Insurance Agency would like to announce new home and auto products. There's never been a better time than now to update your insurance. Even if you've received a quote from us in the past, give it a try again to see if we can't beat your current rates. Stop by the office or call 231-733-1329 today!

# Tough Economic Times

Below is a list of properties that Community Schools Credit Union needs to liquidate. All items listed for sale are very clean and in good condition.

## Homes

- 1248 Ducey, Muskegon
- 880 Bradley, Norton Shores
- 2316 Hughes, Norton Shores

## Vehicles

- 2005 Ford Explorer
- 2008 Harley Davidson  
FXCWC Softail Rocker C
- 2004 Saab 93 Aero

Financing and insurance options are available to qualified members. For more detailed information, please refer to our website at [www.cscu1.org](http://www.cscu1.org) and click on the Resource Tab/Bargain Corner or give us a call at 231-733-1329.



1888 E. Sherman Blvd.  
 Muskegon, MI 49444  
[www.cscu1.org](http://www.cscu1.org) • 231.733.1329

## Hours

Monday, Tuesday, Thursday . . . . . 9:00 a.m. – 5:00 p.m.  
 Wednesday . . . . . 10:00 a.m. – 5:00 p.m.  
 Friday . . . . . 9:00 a.m. – 5:30 p.m.  
 Saturday (Drive Thru Only) . . . . . 9:00 a.m. – 12:00 noon

**Miss Buttons-CU\*Talk, 24-Hour Teller . . . . . 888.251.6143**

## Lost or Stolen Cards

Debit MasterCard . . . . . 800.236.2442  
 Visa . . . . . 800.325.3678  
 MasterCard SecureCode After Hours Support . . . . . 800.807.2979

County Teachers Insurance Agency . . . . . 231.733.1329

Community Schools Credit Union Routing & Transit Number . . 272483316

