

CASCADE COMMUNITY Your Credit Union Connection



JULY 2011 15602



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Platinum Visa Credit Card

It's true - Cascade Community's Visa Credit Card has gone Platinum! And it comes with more than just a great, "local" look. We've added some cool, new features that are sure to make you smile. Plus, when it's time "to-do, look-up or schedule" things for your Platinum Visa - there's only one place to go! So watch your mail. Your new card(s) will arrive in a week or two. And trust us, you'll want to start enjoying these new "Platinum" conveniences ASAP:

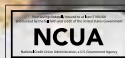
- Payments post instantly! No more "float time" or lag days. Make a payment, we don't care how, and your account gets credited immediately.
- Up to the minute account history with Touch Tone Teller or Webteller. Plus, with Touch Tone Teller's recent upgrade, it's easier to use then ever!
- Grow your spending power with FREE cash advances to your Pathfinder Checking. Because life happens. Getting stuck with a fee doesn't have to.
- Fast and completely secure, monthly online account statements. Free of charge of course. And no paper statements mean no paper waste.

But don't worry. Your new card comes with all the perks that you already depend on, like a low 9.9% APR and no annual fee or cash advance fees - ever! Remember, existing Visa credit card(s) will NOT work after July 20th, 2011. And as always, we're here to help. From setting your new card up in Webteller, to tracking down old billing statements - we've got you covered. Oh - and drop us a line at info@cascadecu.org if you recognize the majestic mountain-top on your new card. You should. One lucky member will win lunch on us!

Home Loans

Pssst! Need a home loan? Want to refinance? Call us first! Because whether it's your first home or your dream home, we make saving big bucks easy.

10446



Board of Directors Update

Congratulations to Dan Yoder for his re-election to the Board of Directors! And "Welcome," to newly appointed Board members Chris Spens and Roger Johnson. We're glad to have you!



Dan Yoder



Chris Spens



Roger Johnson

Save the Date

Credit Union for Kids Rummage Sale

When: Saturday, Sept. 10th 9am-3pm
Where: 1123 W. Harvard Ave - Rain or Shine!

Reservations start July 29th. Spaces are \$25 and \$35 each. Rental proceeds benefit Doernbecher Children's Hospital.

2011/2012 Chalkboard Grants:

Attn: ALL Douglas County K-12 Educators

Visit www.cascadecu.org to apply for your classroom grant today! Deadline is Friday, September 16th, 2011.

Free Community Shred Day

When: Saturday, Oct. 8th 10am-2pm
Where: 1123 W. Harvard Ave - Rain or Shine!

July Loan Skips

Visit a branch or go online at www.cascadecu.org for complete information. And remember, we need ALL loan skip requests at least 10 DAYS PRIOR TO YOUR DUE DATE! Please Note: there is a \$10 fee for each loan skipped.

Attention: Webteller Users

New electronic account notifications are coming this summer! Be on the look-out for more information at a branch near you, or online at www.cascadecu.org.

Member Notice of Change in Terms

- Funds Availability Policy & Disclosure: The following underscored change amends your disclosure consistent with recent changes in law and regulations.
 "In some cases, we will not make all of the funds that you deposit by check or draft available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit."
- Pathfinder Checking ATM Fee Refund Maximum: As of August 15, 2011, we will no longer refund ATM surcharges greater than \$5 regardless of whether or not you meet the Pathfinder Checking account minimum monthly service requirements.
- Visa Credit Cards: Each Cascade Community Visa Consumer Credit Card Agreement & Disclosure has been amended to remove any reference to 'Visa Classic'.

2011 Irene Murphy Scholarship Recipients

Congratulations to Sutherlin High School's Kassandra Freeman and Ashley Peterman! Kassandra was awarded \$5,000, which she will apply towards an Animal Science degree at Eastern Oregon University. Ashley, recipient of \$3,000, plans to attend Oregon University where she will study Pharmaceutical Medicine.



EASY MONEY

Our newsletter may be shorter this month, but we found room for 10 hidden account numbers. Take a closer look. If you find your account number - jackpot! Call us and you'll receive \$20 on Cascade CU.

Holiday Closures

We will be closed for business on the following holidays during the next quarter:

4TH OF JULY
Monday, July 4th

LABOR DAY
Monday, September 5th

But Remember!

You can access your account through:

Touch Tone Teller
440-9166 or 1-800-888-7365

WebTeller
www.cascadecu.org

Surcharge-free ATM access is available to our members in five local locations:

- 1123 W Harvard Ave
- Douglas County Courthouse (main lobby)
- 1871 NE Stephens (ESD parking lot)
- 531 E Central Ave (Sutherlin)
- 1140 Umpqua College Rd (UCC Library)

Plus, you also have access to over 28,000 Co-Op ATMs across the U.S. and Canada, now including all 7-Eleven stores. A complete directory of surcharge-free ATMs can be found on our website www.cascadecu.org, by clicking on the ATM Locator page under "About".

