

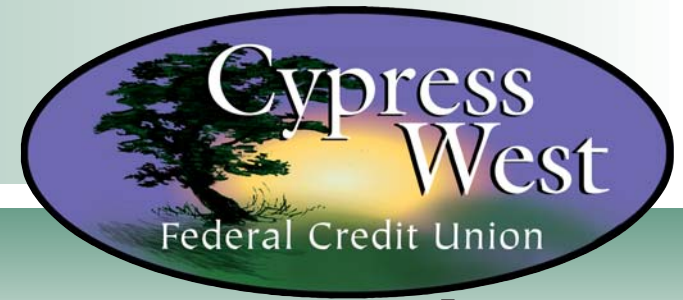
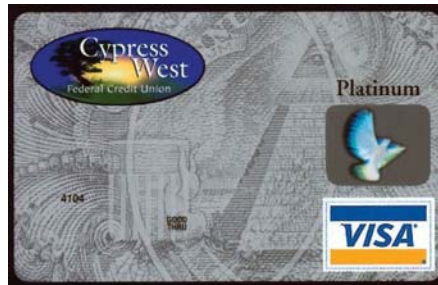


www.cypresswestfcu.org

## Transfer card balance offer: 3.99% or 4.99%

That's right. Transfer those balances to your Cypress West Visa card and take your time paying them off because our transfer program rates will not change until they are paid off. Rates are moving up, so now is a good time to take advantage of this offer.

**3.99% Platinum, 4.99% Classic  
until paid off. Make  
transfers until  
January 15,  
2005.**



## Cypress West Web site overhauled: win \$50

Visit our newly revamped Web site. It features easier navigation, faster loading and is logically laid out and packed with more good information.

Visit [www.cypresswestfcu.org](http://www.cypresswestfcu.org) and identify five pages where you can see a treasure and get a chance to win \$50.

Here are the rules:

- 1) One winner per drawing week starting 10/19 through 12/18/04.
- 2) A drawing week begins on Monday and ends of Friday.
- 3) You must send an email from the CWFCU Website identi-

fying yourself and the last four digits of your account number. In the email name the five pages where you have found the treasures.

- 4) Enter as many times as you want but you can only win once.
- 5) Qualified entrants must identify five separate pages where a treasure can be seen.
- 6) Winner drawn randomly from the qualified entrants.
- 7) Winners are announced on the Website on the Friday after the end of the previous drawing week.
- 8) By entering winners agree to the use of their name and photo and a short quote on the Web site. (No other identifying info will be used in order to protect the winners' privacy.)

# What is Check 21?



## What is Check 21?

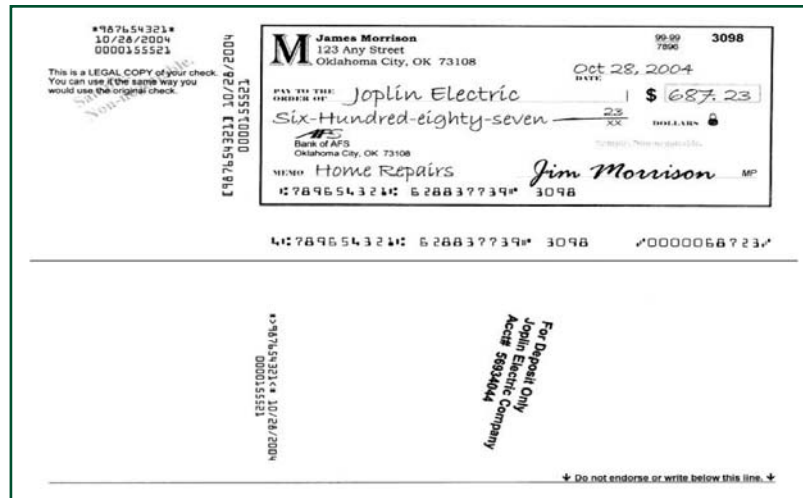
Check 21 is a new federal law that necessitates some changes in the way your paid checks are handled. Under the current law, a financial institution that presents a check for payment must present the original paper check, unless the paying and receiving financial institutions have agreed to accept electronic images. Check 21 removes the agreement requirement and allows a financial institution to convert a paper check into an electronic image. Check 21 facilitates the broader use of electronic check processing without mandating that any financial institution change its current check collection practices. Check 21 accomplishes this by authorizing a new negotiable instrument called a "substitute check." Check 21 becomes law on October 28, 2004.

**What is a substitute check?** A substitute check is a legally sanctioned document with all the rights and obligations

given to the original paper check written from your checkbook. At any point along the check clearing process, a financial institution may remove the original paper check and substitute an electronic image. Substitute checks are simply paper copies created from these electronic images of

**What does a substitute check look like?** A substitute check is approximately 3.75 x 8.5 inches long. It is larger than your original paper check and has a legal statement printed on it. A sample is illustrated above.

**How will Check 21 affect my account?**



original paper checks (front and back, with all the endorsements) and are suitable for automated processing in the same manner as the original paper check. Each substitute check must include a statement identifying it as a legal copy of the original paper check.

Deposits will be credited sooner and checks will clear faster. So float will decrease.

**Want more information?** Go to our newly revamped Web site: [www.cypresswestfcu.org](http://www.cypresswestfcu.org).

# Vacation and holiday loan special

Planning ahead can be fun, especially when you are planning a holiday or a vacation. So plan ahead and apply for a Cypress West Holiday loan. We are offering a fabulous 6% APR rate and 12 months to repay. Whether you will be biking in the Gran Tetons, relaxing on the Sun Coast of Australia or partying for a week in Palm Springs, take this holiday loan with you. Apply on our newly overhauled Web site: [www.cypresswestfcu.org](http://www.cypresswestfcu.org).

Promotion ends January 15, 2005.

## CU Holidays

The credit Union will be closed:

**Thursday, November 11**, in observance of *Veterans' Day*

Thursday, November 25 and the day after, in observance of *Thanksgiving*.

**Friday, December 24** we close all day in observance of *Christmas eve*.

Friday, December 31, we will close all day in observance of *New Years Day*.

Monday, January 17, we will close all day in observance of *Martin Luther King, Jr.'s Birthday*.