

www.cypresswestfcu.org

## Steal this!

**N**ow that we have your attention, we want you to know that we are now making public a previously unadvertised auto loan special:

**New**  
As low as 4.54% with 100% financing for 48 months or 4.29% with 85% financing for 48 months

**Used**  
As low as 5.04% with 100% high book for 48 months or 4.79% with 80% high book for 48 months

Please, no discounts or refinancing of existing CWFCU loans.



## Recreational Vehicle Loan Special

Here is the deal. Get your new or used RV with financing:

- As low as 7% APR\* for New (1-5years old)
- As low as 8% APR for Used (Over 5years)
- Terms up to 12years for new and used
- 20% to 30% down required
- OAC.

## CWFCU Annual meeting is August 23

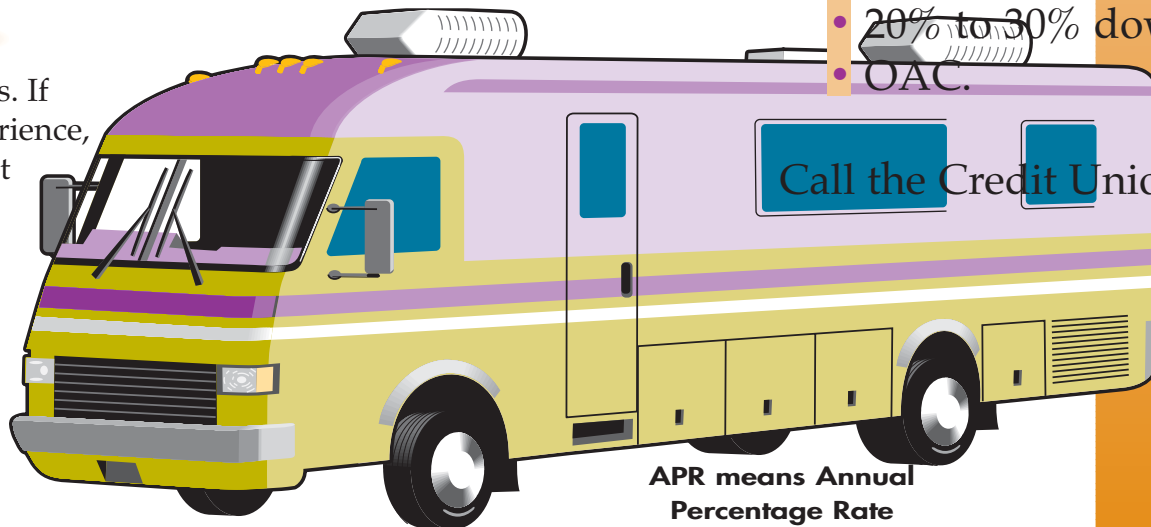
The CWFCU annual meeting will take place Tuesday, August 23 at four P.M. in the credit union's office at 943 El Camino Real, South San Francisco, CA.

### Nominations are open

There are three open positions for directors. If you are interested and have business experience, please give Kim Sullivan a call at the credit union office to find out more.

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Call the Credit Union for details.

APR means Annual Percentage Rate

# Privacy and Fraud Protection Tips

**P**rivacy and fraud protection tips:

- The next time you order checks, use your P.O. Box address instead of your home address. Never have your Social Security number printed on your checks or your driver's license number. You can add it if it is necessary. But if you have it printed, everyone to whom you give a check can get your driver's license number.

- Place the contents of your wallet on a photocopy machine, and copy both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. Also carry a photocopy of your passport when you travel either here or abroad.

The horror stories about fraud: stealing a name, address, Social Security number, or credit cards keep on coming. Please, protect yourself and your family.

**Cypress West Debit/ATM Card: No Surcharges on deposits or withdrawals – watch for the Co-op logo. Find ATMs at [www.co-opnetwork.org](http://www.co-opnetwork.org)**



The CWFCU Platinum Classic and Visa cards feature:

- No-fee cash advances
- Twenty-five day grace period
- Download transactions from our fully secure Web site

## What is Fee-only Financial Planning?

Fee-only financial planning is the compensation method used by financial planners who charge by the hour, by the project, or by a retainer. Fee-only planners do not sell products, receive commissions or referral fees. This compensation method is an attempt by those employing it to minimize conflicts of interest, simplify disclosure, and make how they are compensated more transparent.

## Your Volunteer Board

Elected by and representing you:

- Cay Aki
- Wayne Bentley
- Howard Goldberg
- Lysie Temple
- Frank Unciano

## Notices

The credit union will be closed Monday, September 5th, 2005 in observance of *Labor Day*

Your insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

## Keep a lid on it



## Call, mail, or visit us

Cypress West Federal Credit Union is a member owned, not-for-profit financial cooperative

**Street:** 943 El Camino Real  
South San Francisco, CA 94080

**Mail:** POB 967  
San Bruno, CA 94066

**Web:** [cypresswestfcu.org](http://cypresswestfcu.org)

Voice (local)	650.877.0545
Voice (long distance)	800.544.6944
FAX	650.872.2656
Q400 (Talk with our computer)	800.430.3448
Modem (Dial in to our computer)	650.742.9693
Visa credit lost/stolen	800.325.3678
Visa Debit lost/stolen	800.453.4270
e-mail	<a href="mailto:info@cypresswestfcu.org">info@cypresswestfcu.org</a>