

Celebrating
65 years...



Join us for our 65th Anniversary Celebration/Annual Meeting

- WHEN:** Friday, May 6, 2005
WHERE: Bandana Banquet and Conference Centre
TIME: 5:30 pm – 8:00 pm
TICKETS: \$10 each
- AGENDA:** 5:30 Registration
6:00 Dinner – *Tender Sliced Roast Beef and
Chicken Kiev*
6:30 Speaker – *Kevin Chandler*
6:45 Business Meeting and prize drawings

Enjoy music from The Resistors before and after dinner.

We will also be honored to hear from
KEVIN CHANDLER

President and CEO of the Minnesota Credit Union Network

Tickets can be purchased in person or by phone for \$10 each.
Seating is limited. Tickets on sale through April 22, 2005.

Como Northtown Community Credit Union
976 N. Lexington Parkway
St. Paul, MN 55103
(651) 488-2535
www.comocu.org

Business Lending Services Now Available!



CNCCU members now have access to business lending services. Are you a small business owner? We look forward to meeting you and your business. Our goal is to provide competitive loan products along with personal attention that exceeds your expectations. For more information, contact us at (651) 488-2535.

Believe it or not, your house may be loaded... with equity, that is!

The equity in your home could buy you a new car, an addition, kitchen remodel, a new boat, whatever you need or desire! To calculate the equity in your home, just start with your current market value or tax-assessed value and subtract the amount owed against your home.



With today's increased values, many people are finding that they have more equity in their home than they thought—your home could be loaded too!

CONTINUED ON BACK

HOME EQUITY CONTINUED

Whether you need funds for a new roof, education, credit card debts, home remodeling, a Home Equity Loan from CNCCU can save you money.

- Low fixed rates.
- Up to 100% financing.
- Flexible terms.
- Fast decisions.
- Possible tax savings.

Apply 24 hours a day, seven days a week by phone at (877) 268-2609 or online at www.comocu.org. What are you waiting for?

* APR=Annual Percentage Rate. Rates are subject to change. Interest rates are subject to type of loan and borrower's credit history. Rates disclosed are the lowest rates available at CNCCU to qualified borrowers. Other conditions may apply, contact a loan officer for more information.

Good fortune is yours when you use CU Realty

Owned and recommended by your credit union, we will sell your home for just a 4.25% selling fee— saving you thousands over other companies charging 6-7%. Why pay more for the same services?



Plus, we market your home on the Multiple Listing Service (MLS) exposing your home to tens of thousands of buyers and agents each day!

Compare & Save:

List price of \$250,000	CU		
	at 4.25%	7%	6%
Listing fee	\$10,625	\$17,500	\$15,000
Savings with CU Realty	\$6,875	\$4,375	

Your good fortune doesn't stop there!

If you use CU Realty to buy and sell a home, you'll receive \$500 cash back after closing.

Call CU Realty today at (651) 787-9555 or visit our web site at www.cucompanies.com.

Home Equity Loan

TERMS	RATES AS LOW AS
Up to 60 mo.	5.99% APR*
61-120 mo.	6.99% APR*
121-180 mo.	7.99% APR*

Home Equity Line of Credit

TERMS	RATES AS LOW AS
Up to 120 mo.	5.50% APR*
	Prime+0%
	Variable; Adjusted Annually
	Max 18.00%

Attn: Visa® Credit and Debit Cardholders

Please be advised that Visa International is changing the method that will be used to convert transactions made in foreign countries or initiated in foreign currency into US Dollars.

Continued use of your card acknowledges acceptance of the following amended terms.

Effective April 2, 2005, when you use your Visa debit/credit card at a merchant that settles in currency other than US Dollars, your charge will be converted to the US Dollar amount. The exchange rate for international transactions will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The exchange rate in effect on the processing date may differ from the rate in effect on the transaction or statement posting date.

A 1% fee will be charged on all foreign currency transactions including purchases, cash withdrawals, cash advances, and credits. A foreign transaction is any transaction that you or a merchant completes on your Visa debit/credit card outside of the USA, Puerto Rico, or the Virgin Islands.

Anticipated Savings Rates (APY)

Share Savings (suffix A,B)	.50%
Checking (suffix 4,5)	.25%

Money Market Savings

Under \$2,500	.50%
\$2,500 to \$29,999	1.00%
\$30,000 +	1.10%
Holiday Club	.60%

Certificates of Deposit (\$500 Minimum)

6 months	1.90%
12 months	2.15%
18 months	2.15%
24 months	2.75%
36 months	3.15%
60 months	4.15%

Rates are subject to change without notice.

For Current Loan Rates please call or visit our website.

Mark your Calendars

- CNCCU Annual Meeting Celebration
Friday, May 6, 2005
- 13th Annual Saints Night
Friday, July 15, 2005

CNCCU will be closed in observance of the following holidays.

- Memorial Day
Monday, May 30, 2005
- Independence Day
Monday, July 4



Como Northtown COMMUNITY CREDIT UNION

976 N. Lexington Parkway
St. Paul, MN 55103

EMAIL: memberservice@comocu.org

PHONE: (651) 488-2535

TOLL-FREE: (800) 840-2612

TELETRAN, YOUR 24-HOUR TELLER: (651) 696-2950
24-HOUR LOAN BRANCH: (877) 268-2609



www.comocu.org