

THE COMMUNICATOR

Como Northtown Community Credit Union

July 2005



DAY 2005

Join us for some All American Fun at our 13th Annual Saints Day!

When: Friday, July 15, 2005

Dinner: 5-6:30 p.m.—served by Gabes in the CNCCU parking lot.

Game Time: 7:05 p.m.—Midway Stadium
Saints vs. Sioux Falls

Cost: \$5 per person (dinner & game)
\$4 per person (game only)
\$3 per person (dinner only)



You'll enjoy:

Music ♦ Face Painting
Prizes ♦ Food

(hot dogs, brats, beans, chips, popcorn and pop.)

Tickets are available now at the credit union office or by phone.

Hurry, they won't last long...

(651) 488-2535



2005 Annual Meeting

Our thanks to all who attended the 2005 Annual Meeting—the celebration was a great success. We heard from Kevin Chandler from the MN Network of Credit Union's and from Senator Ellen Anderson, who was presented with an award for her steadfast support of Minnesota Credit Unions. Several prizes were given out and the election results were announced. Congratulations go to Sandy Miller, Ryan Sullivan, Stephanie McCleerey, and Timothy Knautz.

Introducing the 2005 Board of Directors and Supervisory Committee

BOARD OF DIRECTORS

Frank X. Viggiano, *Chair*
Sandy Miller, *Vice-chair*
Stephanie McCleerey,
Secretary
Robert Marsh, *Director*
Timothy Knautz, *Director*
Ryan Sullivan, *Director*
Hue Vang, *Director*

SUPERVISORY COMMITTEE

Jim Borg, *Chair*
Dave Easterday, *Secretary*

Free Credit Report

In an effort to fight identity theft, the Federal Government has required each of the three nationwide credit reporting agencies, Equifax, Experian, and TransUnion, to provide you with a free copy of your credit report, at your request, once every 12 months.

Getting the Reports

The three credit bureaus have established one central website, telephone number, and mailing address to use for ordering your report.

The credit bureaus will only be providing the free annual reports through this central location, not through their individual websites, telephone numbers, or addresses.



CONTINUED ON BACK

www.comocu.org

Because some people would rather drive.

CNCCU is here to help you get the most out of your next vehicle purchase! Make your next auto buying experience an informative one.

Start by being armed with information. Visit www.comocu.org for Vehicle pricing information.

Get your loan pre-approved, apply on-line at www.comocu.org or call our 24-hour loan center (877) 268-2609.

Get the best price. Our partners at CU Auto Resource Center can help; they will even do the shopping for you. Through their established network of dealers, new vehicles can be obtained for as little as \$49 over invoice and you'll receive substantial savings on used vehicles as well. Call us for more information.



- Rates as low as 4.25% APR*
- 100% Financing Packages
- Flexible Payment terms.
- Loan pre-approval.
- 24-hour service on-line or by phone at 877-268-2609

*APR= Annual Percentage Rate. Effective 6/01/05. Rate disclosed is for 100% financing on new vehicles and up to 100% of the NADA on used vehicles for qualified borrowers. Borrower must meet membership requirements to qualify for offer. Interest rates are subject to type of loan, term, and borrower's credit history. Rates are subject to change. Credit Life and Credit Disability Insurance are available for a nominal additional cost.

Free Credit Report CONTINUED

Website: www.annualcreditreport.com

Telephone: 877-322-8228

Mail: Annual Credit Report
Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

You can get a free report from each of the three bureaus once every 12 months. You can get them all at once, or stagger your requests throughout the year. If you request the report on-line, you should be able to view it immediately. Requests via telephone or mail will take approximately 15 days for processing.

Beware of Free Credit Report Scams

Unfortunately, with this opportunity to fight identity theft, there is a new opportunity for fraud. The Annual Credit Report Request Service is the only authorized source for your free annual credit report from the three major bureaus.

Visit www.comocu.org for more information on your FREE Annual Credit Report and to link to the Central Reporting Agency website for your free report.

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. 2.65%
18 months. 2.65%
24 months. 2.75%
36 months. 3.15%
60 months. 4.15%

Rates are subject to change without notice.

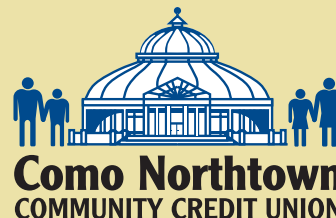
**For Current Loan Rates
please call or visit our website.**

Mark your Calendars

- 13th Annual Saints Night
Friday, July 15, 2005

CNCCU will be closed in observance of the following holidays.

- Labor Day
Monday, September 5, 2005



**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



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