

We have an offer.....
YOU CAN'T REFUSE!



Receive **\$100.00** for bringing your
CAR LOAN back to White Crown!

Refinance your car loan with us and receive a cash back incentive up

Receive an additional 1% APR discount off of your qualifying rate
90-days no payment

Flexible terms up to 84 months

This offer is available for a limited time only - so
don't wait, contact us today to take advantage of
this great offer!

loans@whitecrown.org / 303.534.4448

1 Subject to credit approval. Vehicle must be currently financed at another financial institution, offer does not apply on current White Crown vehicle loans. Offer does not apply to indirect loans - loan must be closed in-house. 2 \$100.00 cash back incentive is offered on loans of more than \$13,000; for loans less than \$13,000 cash back incentive is \$50.00 3 Rate reduction of 1% with a floor rate of 4.50% APR (Annual Percentage Rate).

OUR BRANCH LOCATIONS

Main Branch

1515 Cleveland Place, Suite 100, Denver, CO 80202

Jeppesen Branch

55 Inverness Dr. East, Englewood, CO 80112

Arriving Summer 2010
We'll be Nationwide!

Make your deposits,
get cash, pay loans
and more *Anytime..*
Anywhere..

Banking at White Crown
Federal Credit Union

Just became Easier..

We've Got Your Back
Anytime.. Anywhere..



White Crown members can visit any one of these participating
Credit Union Service Center locations to conduct their transactions.

Arvada

7502 W. 80th Ave.

Aurora

6359 S. Southlands Pkwy.
751 Chambers Rd.
998 S. Chambers Rd.
1075 S. Havana

Boulder

5505 Arapahoe Ave.
2960 Diagonal Hwy

Broomfield

5155 W. 120th Ave.
6855 West 119th Ave.

Centennial

5698 S. Himalaya St., Unit B/C

Commerce City

6921 E 72nd Ave.

Denver

4000 Quebec St.
6901 East Evans Ave.

Denver (continued)

▶ 815 Colorado Blvd.
▶ 1028 Acoma St.
▶ 5590 W. Evans Ave.

Englewood

▶ 6850 S. Yosemite St.

Highlands Ranch

▶ 9332 Dorchester St.
▶ 3622 Highlands Ranch Pkwy, Ste. 103

Lakewood

▶ 98 N. Wadsworth Blvd. #130
▶ 355 Union Blvd.

Littleton

▶ 5944 S. Kipling St.
▶ 5150 S. Federal Blvd.

Northglenn

▶ 680 E. 120th Ave., Unit F

Thornton

▶ 511 E. 120th Ave.
▶ 3228 E. 104th Ave.



CONNECTION

SPRING 2010

Are your bases loaded
and you need a little assist?
WE'LL DON'T GET STRUCK OUT!

At WCFCU we are a fireballer when it comes to
offering **low rates on a Home Equity Line of Credit**
with rates as low as:

4.75%* APR**

Use the equity in your home for a variety of purposes
including debt consolidation, home improvements, college
tuition, travel and much more. **CONTACT US TODAY!**

*4.75% Rate for first six (6) months of loan, ** Annual Percentage Rate: Loan to value of no more than 90% loans of at least \$2,000 and is subject to credit qualification. APR will vary of Prime Rate as published in the Wall Street Journal which was 3.25% as of 3/09/2010. APR will not exceed 18% or be lower than 4.99%. No closing costs are charged if at least \$25,000 is on balance for the first 365 days of the loan other wise you will be assessed closing costs that range from \$0 - \$600. Other restrictions may apply, call for details. Real estate loans are available on Colorado primary and vacation residences only.



UPCOMING CHANGES:

Opt-In Now To Keep Your Access To Courtesy Pay
White Crown FCU created a Courtesy Pay program to ensure that you are not stuck having a debit purchase denied or unable to get cash from an ATM when you need it. Effective July 1, 2010, if you have not consented, or "Opted-In" to the program, White Crown FCU will not be able to cover debit card transactions and ATM withdrawals if funds are not available, due to new regulatory requirements. Courtesy Pay is coverage in addition to overdraft protection. Here are three quick tips to remember:

#1 – Don't Get Denied When Making A Purchase – Courtesy pay is designed to cover a purchase that you are trying to make when you may not have available funds. If you're buying \$30 in groceries and have only \$20 in your account, Courtesy Pay provides you the peace of mind that your transaction will go through. A \$29 courtesy pay fee will be charged, but only if you do not have available funds.

#2 – When You Need Cash, Make Sure You Can Get It – Courtesy pay will cover an ATM withdrawal when funds aren't available. When you need \$40 from an ATM and only have \$20 in your account, Courtesy Pay ensures that you get the money. A fee is charged for the over balance withdrawal.

#3 – Courtesy Pay is Protection – Made Available Only When You Need It – Make sure that you Opt-in to Courtesy Pay and ensure that you are protected. Courtesy Pay protection doesn't cost you anything, unless it is used. You're only charged a fee when you over draw your account. By Opting-in, you ensure that you have access to this protection if you ever need it. Please stay tune for future mailings/emails regarding this new regulation.

Here is how you can Opt-In...

The best way to Opt-in is to stop in at our main office downtown. If you're unable to stop by, please call the main office and one of our Member Service Representatives will be happy to assist you with completing the Opt-In process.

NOTICE of CHANGE IN TERMS EFFECTIVE MARCH 2nd 2010

As Federal Rules and Regulations continue to change at an unprecedented pace, White Crown FCU remains dedicated to complying with all changes and keeping our members informed.

Federal regulations require White Crown FCU to provide a "Notice of Change in Terms" concerning Regulation CC – Funds Availability Act. Effective March 2nd 2010 the term "Non-Local" as it pertains to check holds will no longer be valid. All checks will be considered "Local" and therefore local holds will continue to apply. Longer holds may apply to ensure our members protection. If you have any questions please contact a White Crown FCU Member Service Representative at 303-534-4448.

Shopping for a Mortgage?

POPCORN SODA MOVIE

HOUSE

Are you missing the most important piece?

Let White Crown Federal Credit Union help you purchase that new home! **With our low rates, customized mortgage options and the extension of the First Time Home Buyers Tax Credit** – we will have you unlocking that door in no time!

Just what will the tax credit do for you? The first time home buyers tax credit extension allows a buyer to enter into an agreement with a seller by 4/30/2010. First time home buyers* will get a \$8000 tax credit similar to the tax credit of 2009! **So why wait, contact us today at loans@whitecrown.org or 303-534-4448 to take advantage of this limited time offer!**

* First time home buyers are defined as anyone who has not owned a home for the past 3 years. Other home buyers, who have owned their current home for at least five years, are eligible for a \$6,500 tax credit. Income limitations have been increased to \$125,000 for single filers and \$225,000 for joint filers. The purchase price of the home must be less than \$800,000.

loans@whitecrown.org / 303.534.4448

Are you looking for EXTRA CASH to pay your TAXES?

Well, your search is over! Our tax loans can help put your mind at ease... with rates starting as low as

10.49% APR*

we can help eliminate your tax time worries!
Simply call or email us TODAY!

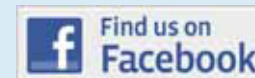
*The Annual Percentage Rate (APR) - offer available on approved credit only. Certain restrictions may apply, maximum term of loan up to 12 months.

2010 Holiday Schedule

January 1st	November 11th
New Year's Day	Veteran's Day
January 18th	November 25th
Martin Luther King, Jr.	Thanksgiving Day
February 15th	December 25th
President's Day	Christmas Day
May 31st	
Memorial Day	
September 6th	
Labor Day	

Become a Fan

of WCFCU on facebook and stay up to date on current information. Plus participate in fun and exciting events and giveaways



SAVE THE DATE

Annual Meeting Information

May 24th, 2010

Time: 5:30 PM

Refreshments will be served
White Crown Federal Credit Union would like to invite our members to our Annual Meeting. This years meeting will be held on May 24th, 2010 at our downtown lobby located at 1515 Cleveland Place Drive Suite 100. Refreshments will be served following the business meeting.

Reminder: Stay Financially Safe! Protect your "identity" - WCFCU will never call and ask you for your "pin" or "credit card" number over the telephone! **DO NOT GIVE THIS INFORMATION OUT.**