

Locations Statewide

Metro-Phoenix Area

Capitol Branch
1558 West Jackson Street
Phoenix, AZ 85007

Deer Valley Branch - *Open Saturday*
Corporate Office
3440 West Deer Valley Road
Phoenix, AZ 85027

Goodyear Branch - *Open Saturday*
1270 North Dysart Road
Goodyear, AZ 85395

Osborn Branch - *Open Saturday*
2440 West Osborn Road
Phoenix, AZ 85015

Payson

Payson Branch
514 South Beeline Highway
Payson, AZ 85541
Phone: 928.472.8995

www.canyonstatecu.org
623.580.6000
800.224.3330

Holiday Closure

All branches will be closed:

- Monday, October 10, 2011 (Columbus Day)
- Friday, November 11, 2011 (Veteran's Day)
- Thursday, November 24, 2011 (Thanksgiving)
- Saturday, December 24, 2011 (Christmas Eve)
- Monday, December 26, 2011 (Christmas)



Rate Chart

In these economic times, rates are at historical lows and change frequently. Visit www.canyonstatecu.org to check out Canyon State's competitive rates for both deposits and loans.

At Canyon State Credit Union, we recognize that your investment needs may go beyond what traditional financial institution products can offer, so we have partnered with LPL Financial*, a leading provider of investment, insurance products and services to help you achieve your financial goals.

Figuring out how to best invest your hard-earned savings can be confusing. Add in the complexity of the stock and bond market, it can be downright overwhelming. If you are ready to talk to someone you can trust to look out for your best interest, our Financial Advisor offers non-proprietary investment products and services, and has no product quotas. This means you get independent, unbiased advice on how to customize your asset portfolio, using investment and financial planning strategies best suited to your particular need. Call 623-580-6000 or 800-224-3330 for a no-cost appointment.

Securities and Insurance products are offered through LPL Financial and its affiliates, member FINRA/SIPC. Canyon State Credit Union is not a registered broker-dealer nor affiliated with LPL Financial.

NOT NCUA INSURED | NO CREDIT UNION GUARANTEE | MAY LOSE VALUE

Attention IRA Members with Required Minimum Distributions Withholding Notice Form 2317

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the Traditional IRA Periodic Payment Change Form 2345 provided by request. Withholding from IRA payments, when combined with other withholdings, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. If you elect to make a change or have any questions, you may visit any branch location or call 623-580-6000 or 800-224-3330.

Your Volunteer Board of Directors and Supervisory Committee

Board of Directors

Brett Moulton.....Chairman
Joseph Wilmet..... 1st Vice Chair
Arnold Burnham.....2nd Vice Chair
Jerry HartrimTreasurer
Dorothy Kaiser..... Secretary
Arif Kazmi.....Director
Gail Kelsey.....Director
David Matson.....Director
Carol Ward..... Director

Supervisory Committee

David Matson.....Chairman
Donald Begalke.....Member
Hazel Chopko.....Member
Maria Kazan.....Member
Mary Simmons..... Member



Your savings federally insured to at least \$250,000 and backed by full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



We do business in accordance with the Equal Credit Opportunity Act.



The View

October 2011

Your state, your credit union.

Home Loans from Canyon State Credit Union

If you're buying a home or want to refinance, no doubt you're looking for mortgage financing. You want the best rate, low fees and great service. But where do you start? Right here at Canyon State Credit Union. With historic low rates and flexible terms, you might be surprised at your buying power. Visit our Mortgage Center at www.canyonstatecu.org. You can check rates, calculate loan payments, and even apply on-line. Or, you can call and talk to a mortgage professional at 623-580-6000, ext. 1699 or send an email to mortgagedept@canyonstatecu.org.

- 95% Conventional Financing
- HomePath Financing, up to 97% LTV, No appraisal, No Mortgage Insurance On Fannie Mae Rehab Homes
- FHA - VA - USDA
- Government Loans Closed in 30 Days
- Cash Out on Primary, Second & Investment Properties



INTRODUCING

1% cash back

Debit Card



REGISTER TODAY FOR UNLIMITED CASH BACK!*

While the nation's largest banks are increasing many of their fees, adding new ones, eliminating debit card reward programs, plus making it harder for consumers to avoid paying monthly charges for checking accounts, we are excited to offer this 1% cash-back reward program at NO COST!

There's no limit on how much cash-back you can earn. Simply press Credit on the PIN pad or say Credit to the merchant. Plus your 1% cash-back will be paid to you during November - just in time for holiday shopping.

You will need to register for the program, and then make a minimum \$400 in non-PIN debit card purchases each month to qualify for your 1% cash back. If by chance you don't make the \$400 non-PIN transactions one month that's OK - you will still receive any cash back from any month that you did meet the minimum.

Don't sacrifice this valuable benefit - it's absolutely free! Pay yourself while you pay your bills with a Canyon State Credit Union Debit Card. Register today!

*Terms and Conditions apply. See website for details.

Why Throw Away Your Money? Save with Sprint!*

Available to new and existing Sprint members.

With the Sprint Credit Union Member Discount Plan* you will get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com or call 877-SAVE.4.CU (877-728-3428) or visit your local Sprint retail location.

Just tell them you're a Credit Union Member to get this exclusive discount. Ask them to be attached to the NACUC_ZZM Corporate ID.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.



Up to \$50 for you. Up to \$50 for your friends



Get up to
\$50

when you open
or refinance an auto loan
— OR —
when you refer your
friends & family to open
or refinance an auto loan*

When you open or refinance* an auto loan – OR – refer your friends and family to open a new or refinanced auto loan with Canyon State Credit Union, you and each person you refer could receive either \$25 or \$50 as our way of saying "thanks!"

Simply register yourself online at www.canyonstatecu.org.

Once you or your friend has registered for the program and then opens an auto loan of at least \$5,000 from Canyon State Credit Union, you will both receive a VISA® Reward Card**. For loans of \$5,000 to \$10,000 you will each receive a \$25 VISA® Reward Card. For loans greater than \$10,000 you will each receive a \$50 VISA® Reward Card.

Register Today and Earn Money for a Summertime Fling!

* This offer is available to members in good standing at Canyon State Credit Union. Non US residents and individuals under 18 years of age are not eligible. To qualify, you must follow all steps exactly as described in offer and meet all terms and conditions. Member must complete all program requirements exactly as described with the offer to receive the gift. Offer may be discontinued at any time. Membership is required at time of loan disbursement. Closing an account prior to that will result in disqualification from the program. New auto loans and auto loan refinances from other institutions are included in the program. Offer does not apply for refinance of existing Canyon State Credit Union auto loans. Credit Union and third party vendor both reserve the right to modify or cancel the program at any time without prior notice to either party. Registered party must be an existing member of Canyon State Credit Union and maintain an account in good standing until all program qualifications are met. Member must register and then open an auto loan of at least \$5,000 from Canyon State Credit Union. Loan must be closed at a Canyon State Credit Union branch location.

** VISA® is not a participant or sponsor of this promotion. Various trademarks held by their respective owners.

International Credit Union Day

October 20, 2011 is International Credit Union Day. Credit unions unite under the shared philosophy of people helping people. This year's theme is "Credit Unions Build a Better World." Visit your nearest Canyon State branch on International Credit Union Day and celebrate the cooperative spirit of credit unions around the world. We will have refreshments available at all our branch locations.

Prepare for a Car Accident

1. Getting into a car accident can be a scary ordeal, but statistics show it likely will be something you experience at some point in your life. Fortunately, a little preparation can make the experience less stressful. Follow this advice to prepare for an accident:

- Assemble supplies to keep in your car
- Current insurance card (always carry this with you)
- Pen and paper in the glove compartment
- First aid kit
- Disposable camera (if you don't have a camera phone or don't consistently carry your phone with you)
- Emergency contact information and special medical requirements

2. Read your auto-insurance policy. Know:

- Your liability limits
- Whether you have physical damage coverage
- What your deductible is
- If towing and a rental car would be reimbursed

3. If you have trouble understanding your written policy, call your agent. A good agent will review your policy with you before you ever need to make a claim.

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Property & Casualty Insurance Available!

Canyon State Credit Union has partnered with two different dedicated teams of insurance professionals to provide property and casualty insurance. You can trust Canyon State Credit Union to provide you and your family with quality products and services to meet your financial needs. Compare and save today!



MEMBERS® Auto & Homeowners Insurance

MEMBERS® Auto & Homeowners Insurance provides special rates to credit union members for property and casualty insurance. With convenient e-services, you can pay your bill or make changes to your policy, even report a claim. Plus, you'll receive fast, easy access to claims service 24-hours a day. Get started today by receiving your free, no-obligation quote.

The MEMBERS® Auto & Home Insurance Program is underwritten by leading insurance companies, including Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. The insurance offered is not a deposit and is not federally insured or guaranteed by Canyon State Credit Union.

First Line Insurance!

First Line Insurance provides special rates to credit union members for all types of insurance including auto, home, renters, personal articles, boats and more. Call 1-800-488-9838 or visit firstlineins.com today for your free quote. Make sure to tell them you are a member of Canyon State Credit Union and start savings today. First Line Insurance is an independent broker and has partnered with the Nation's largest and best rated carriers to provide a market for all our members.

Join us for a No-Cost Educational Workshop

Social Security is a part of everyone's life but do you understand it?

A Social Security expert will give an overview of your social security plan and also show you how to use their web site to obtain valuable information to help plan and enhance your retirement. Our second guest speaker will discuss the importance of Medicare and the role it plays in your retirement planning process, as well as how the prescription drug plan affects you.

Topics include:

- Learn how your Social Security benefit is determined
- Learn about survivor's benefits
- Learn whether your benefits will be taxed
- Learn about Medicare

RSVP for the next no-cost workshop to 623-580-6000 or 800-224-3330.

When: November 1st

Where: Rio Vista Rec Center
8866-A W Thunderbird Rd
Peoria, AZ 85381
Time: 6:00 – 8:00 pm

When: November 2nd

Where: Sheraton Tucson
5151 E Grant
Tucson, AZ 85712
Time: 6:00 – 8:00 pm

When: November 3rd

Where: Fiesta Resort
2100 S. Priest Drive
Tempe, AZ 85282
Time: 6:00 – 8:00 pm

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