

WestWord

All roads lead to an auto loan at Credit Union West

If you're shopping for a new or used vehicle, turn to your credit union for remarkable low-rate auto financing. Our low rates and flexible terms will have you on the road to saving. You can drive the car you want and get a monthly payment you can afford with interest rates as low as 3.99% APR*. If you're looking to **go green**, you can qualify for a rate as low as 2.99% APR when the vehicle you select meets the EPA's SmartWay *Elite* guidelines for efficiency**.

Already have your dream car but it's attached to a high interest rate loan at another financial institution? We have plenty of money to loan for vehicle refinancing. We finance vehicles up to 10 years old for amounts up to 125% of the Kelley Blue Book value.

Flexible terms. Remarkable rates. What could top those?

You can drive away with peace of mind knowing your asset is covered by our inexpensive protection plans. Guaranteed Asset Protection (GAP) makes up the difference between actual cash value of your vehicle and the loan balance should your vehicle be in accident or stolen. Route 66 Extended Warranty provides protection against mechanical breakdown that may not be covered with a standard factory warranty or when your factory warranty is no longer in force. For specific plan information, check with a Member Service Officer at any convenient branch.

Apply today in person at any of our branches, online at www.cuwest.org or by calling 602.631.3290 or 800.621.0287 X 3290 outside of Maricopa County.

Refinance

New

Used

*APR - Annual Percentage Rate (APR) based on credit qualifications and performance. New Credit Union West accounts opened pursuant to the U.S. Patriot Act. Credit report must remain in credit union possession. Certain restrictions apply.

**To qualify for "green" discounts, selected vehicles must meet the requirements as determined by the EPA SmartWay or SmartWay *Elite* programs on the day that your loan is approved. SmartWaySM is an innovative partnership of the U.S. Environmental Protection Agency that reduces greenhouse gases and other pollutants and improves fuel efficiency. Certain vehicles may be excluded from the program. The EPA's Web site is not operated by Credit Union West. Credit Union West is not responsible for the content or availability of the Web site. Credit Union West does not represent the operator of the Web site, the member, or any other users if the two enter into a transaction. Privacy and Security Policies of the Web site may differ from those of Credit Union West. Programs subject to change.

Hearts Beat Stronger in February



Since 1963 Congress has required the president to proclaim February "American Heart Month" to urge Americans to join the battle against cardiovascular diseases - our nation's No. 1 killer. The American Heart Association works with the administration to draft and sign this annual proclamation. During American Heart Month, thousands of volunteers take this message to their neighbors. Their goal is to raise funds for research and education and pass along information about heart disease and stroke. About every 25 seconds, an American will have a coronary event. Although heart disease is sometimes thought of as a "man's disease," it is the leading cause of death for both women and men in the United States, and women

account for 52.6 percent of the total heart disease deaths.

There is good news.... the chance of developing coronary heart disease can be reduced by taking steps to prevent and control factors that put people at greater risk. A healthy diet and lifestyle are the best weapons you have to fight heart disease. Additionally, knowing the signs and symptoms of heart attack are crucial to the most positive outcomes after having a heart attack. Many of us don't think about heart related illnesses, unless we've been directly affected by it. The goal of the American Heart Association with the American Heart Month is to reduce the chances that any of us ever will be stricken with a cardiovascular disease. For more information on heart disease and stroke, visit www.americanheart.org.



Robert W. MacGregor • President/CEO

Don't waste your life in doubts and fears. Spend yourself on the work before you, well assured that the right performance of this hour's duties will be the best preparation for the hours that follow.

RALPH WALDO EMERSON

Dear Friends,

No need to go to the movies to see a horror film. Just listen to talk radio or turn on the evening news for a truly frightening experience. Network news and cable opinion pundits are competing for your terrified attention. When we tune into the economic news about foreclosure, bankruptcy and corporate bailouts, it's easy to think, "The sky is falling!" So, maybe it's time to take a break from the bad news; and . . .

Make your own good news! Save a little each month. Pay down those pesky credit cards. Improve your personal economy! Small improvements in these areas can have big payoffs in the future.

If you really want to see positive change in your environment, lay aside all the worry and concern and spend some time helping others. Take the kids with you and model the behaviors that made this country great in the first place. Live the credit union philosophy of

People Helping People. Ease your stress by easing someone else's burden.

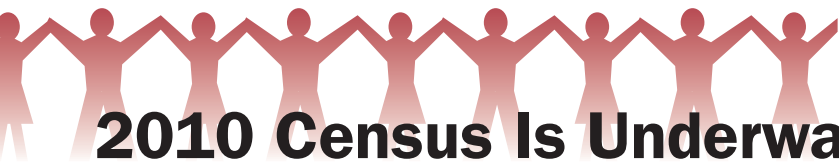
One of the greatest benefits of living in a free country is the freedom to choose. Never underestimate the impact of your daily choices. Save? Spend? Needs? Wants? Worry? Optimism? Your choice. Your life.

We're your partners in building a great future for you and your family. Ask us about managing your money, getting rid of high interest loans, or anything else that's bugging you about personal finances. You've already made a really smart decision; you're a member-owner of Credit Union West!

Here for you,

Bob

Robert W. MacGregor
President/CEO



2010 Census Is Underway

Beware of scams - Know how to spot potential fraud

The once-in-a-decade census has begun, and consumer advocates say citizens should take part and answer questions because of all the good that comes from the data. But they urge to be wary of scams aimed at gaining access to financial accounts or other sensitive information. Some Americans will decline to be counted out of fear that the information collected will be used in a malicious way.

Questionnaires will be mailed out and all are urged to take 10 minutes to complete them and send them back. Most people will get them by mid-March. There are 800,000 part-time census-takers who will personally assist those who don't send back a questionnaire, or return it without being completely filled out. These home visits are where con artists may see an opportunity. The government has anticipated that scammers may pose as census-takers and ask for more than the required information.

In most cases real workers will ask you only to verify data such as name, address, age, gender, race and how many people live at the address. Scammers may try to obtain additional personal information in an effort to steal your identity such as your Social Security number or any account numbers or passwords. Do not divulge your personal private information to anyone saying they need it for the census.

As a member of Credit Union West you are protected with Identity Theft 911™ Resolution Services – at no cost to you! To find out more about this free service, visit www.cuwest.org and click on the I.D. Advocate link. If you believe you are a victim of identity theft, call 602.631.3200 or outside of Maricopa County, call 800.621.0287 to be connected to the Identity Theft Resolution Center.

FREE Insurance – Another Member Benefit

Membership at Credit Union West definitely has its privileges! In addition to incredible benefits such as FREE Identity Theft 911™ Resolution Services, FREE credit counseling and FREE budget software through Accel, your membership also includes FREE Accidental Death & Dismemberment insurance (AD&D). The \$2,000 AD&D coverage is available to all eligible members 18 or older* with just one catch – you must enroll to receive the no-cost offer!

YOUR OFFER WILL ARRIVE IN THE MAIL WITHIN THE NEXT FEW WEEKS! In order to activate the insurance coverage, simply complete the enrollment form included in the mailed offer and return it in the envelope provided by the deadline indicated. Once enrolled, you will receive a personalized Insurance Coverage Document in the mail.

This plan is offered through highly rated underwriters – Hartford Life and Accident Insurance Company. Your membership also entitles you to purchase additional AD&D coverage for you and your eligible family members at low group rates.

Don't forget – the \$2,000 AD&D insurance is FREE but YOU MUST COMPLETE AND RETURN THE ENROLLMENT FORM!

FREE insurance – just one more way we're so much more than money!

* Premiums for the basic \$2,000 coverage are paid for by Credit Union West as long as you maintain your membership and for as long as the credit union participates in this program. The \$2,000 benefit reduces to \$1,000 at age 70 or older. Hartford Life and Accident Insurance Company, a subsidiary of the Hartford Financial Services Group, is not an affiliate of Credit Union West.



Mayor Marlin Kuykendall joins Chairman Bill Wright, Manager Janka Blair, members of our Official Family and civic leaders in cutting the ribbon to officially open the new Prescott branch location. Attendees brought nonperishable food for Open Door and prepaid phone cards for hospitalized veterans.



Glendale Community College held an "All Employee In-Service Session" to kick off their new Spring Semester with a breakfast sponsored by Credit Union West. Bob MacGregor, President/CEO of Credit Union West spoke to faculty and staff about the credit union difference. Financial Education Workshops were offered to the employees as part of their professional and personal development by the Community Relations Team at Credit Union West.

Just for Women Financial Seminars

Reminder

This program is for working women who know that creating a financial *Happy Ending* at the conclusion of their working career requires: Understanding and Establishing Smart Credit, Putting Aside Money for the Future and Thinking Long-Term and Investing Long-Term. To register for one or all of the classes call Rio Vista Recreation Center at 623.773.8600 or sign up online at www.cuwest.org and click on the Financial Fitness icon.

**February 3rd,
10th & 17th
6:30 pm to 8:00 pm**
Rio Vista Recreation Center
8866-A, W. Thunderbird,
Peoria



FREE

Staying on Track Gets Easier

Have you ever developed a budget and somewhere along the way realized you weren't on track? With Budget\$mart software, staying on track has never been simpler. This tool is easy for the whole family to use and can help you:

- Plan how you spend and save money
- Track and analyze your monthly spending
- View specific expense categories
- Create "what if" scenarios to illustrate how purchases can impact your budget
- View and print customizable charts and graphs

To start using this free downloadable software, click on the Budget\$mart logo at www.cuwest.org. What a great way to get and stay on track in 2010!

Budget\$mart

A Special Fashion Show and Luncheon

to benefit



Eve's Place
A Place of Safety in the Northwest Valley

Saturday

March 20th

11:00 AM - 2:00 PM

Tickets \$39.00 per person

Skye Restaurant
16844 N. Arrowhead Fountain Dr.
Peoria, Az. 85382

*Custom made "AFFORDABLE" fashions
by a local designer*

For reservations call 623.547.6175

www.safetyatevesplace.org

BRANCH LOCATIONS

ARROWHEAD

20155 N. 67th Ave., Glendale

AVONDALE

503 W. Van Buren St., Avondale

CACTUS

6777 W. Cactus Rd., Peoria

COTTONWOOD

1672 E. Cottonwood St., Suite C, Cottonwood

LUKE AFB

13708 W. Glendale Ave., Luke AFB*

METRO

3315 W. Peoria Ave., Phoenix

NORTH MOUNTAIN

350 E. Dunlap Ave., Phoenix

PRESCOTT

528 W. Gurley St., Prescott

PRESCOTT VALLEY

8640 E. Hwy. 69, Prescott Valley

SUN CITY WEST

19436 N. R.H. Johnson Blvd, Sun City West

SURPRISE

16765 N. Litchfield Rd., Surprise

*Limited access to base location.

Holiday Hours

All branches will be closed on Monday, February 15, 2010 in observance of President's Day

For information on lobby/drive up hours, shared branching and a complete list of ATM locations, please go to www.cuwest.org.

Transactions by phone

Monday-Friday, 8:00 a.m. to 5:00 p.m. and account information and transfers

24 hours a day; 7 days a week

602.631.3200 800.621.0287 Toll-Free

BOARD OF DIRECTORS:

Chairman William W. Wright

Vice Chairman Dorothy M. Rowe

Directors: Raymond Boucher, James Cronk, Beverly Gately, Luis E. Gendreau, Robert L. Noiseau, Ben C. San Felipe, John M. Schurgard

SUPERVISORY COMMITTEE:

Chairman Phyllis Brown

Vice Chairman Howard B. Weichsel

Secretary Sandra M. Lagesse

Members: Norman G. Holler, S. Marlene Sims

Alternate: James Cronk

The Supervisory Committee welcomes member correspondence:

7017 N. Litchfield Rd., #316, Glendale, AZ 85307-2005

THIS P.O. BOX IS INTENDED FOR CORRESPONDENCE ONLY. DO NOT SEND MONETARY TRANSACTIONS (DEPOSITS OR PAYMENTS)

Today the average individual spends almost 20 years in retirement. How much time will you spend planning for it?

Social Security and employer-sponsored retirement plans are a decreasing percentage of Americans' total retirement incomes. At the same time, personal investments are playing a larger role than ever before. The question of how to fund your retirement has no simple answer. And knowing where the money will come from is only the start. With life expectancies rising, you also want to know that the money will be there as long as you need it. With so much at stake, you can't afford to wait. There's no time like the present to start planning for a retirement income that lasts. Talk to an LPL Financial Representative located at Credit Union West today to get started.



Call Brad Baker at 602.631.3208, Mike Flanigan at 602.906.2212 or Diann Hickman at 623.218.2170.

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

Not NCUA Insured

No Credit Union Guarantee

May Lose Value



Smart Call

Being a smart consumer when it comes to managing your debt can save you a lot of money and aggravation. There are major differences between a debt settlement company and a non-profit credit counseling company. Credit Union West members enjoy unlimited access to financial counselors through Accel Membership Financial Counseling - it's FREE. Call Accel today! 1.877.33ACCEL



Watch Out for Cyberscams

More victims are falling prey to cybercrooks' schemes than ever before. The 2008 Internet Complaint Center (IC3) Annual Report revealed a record number of reported online crimes in 2008 - 275,284 victims, a 33% increase from 2007.

Commonly reported scams involve phony text messages and emails that appear to be from financial institutions, the FBI, or other reputable businesses requesting account information. Crooks also make calls from Internet-based phone systems that replicate caller-IDs of real businesses, conning victims into supplying account information. Other scams involve fake e-mails offering loans, sweepstakes, foreign lottery winnings, a large inheritance, or phony "work-at-home" proposals.

Don't respond to phone or email messages that are unsolicited or from unknown senders. Credit Union West will never contact you by unsecure email or text message asking to verify your account information. If you receive a questionable message, contact us immediately!

Copyright 2009 Credit Union National Association Inc.

59th Annual Membership Meeting Reminder

Saturday, March 6, 2010

Rio Vista Recreation Center

(Loop 101 & Thunderbird)

8866-A West Thunderbird Road, Peoria, AZ 85381

Registration & Continental Breakfast - 8:30 a.m.

Business Meeting - 9:30 a.m.

Reservations accepted through Friday, February 26, 2010. RSVP to 602.631.3200. Space is limited. Reservations accepted for a member and one guest please.