

Your state, your credit union.

Avoid Credit Card Traps

As the economic crisis in the country deepens, more and more people will be tempted to rely on credit cards to provide some financial stability but all consumers should make sure the card they are using is ideally suited for their spending habits.

Unfortunately, there is no perfect one-size-fits-all credit card. You already know credit card costs can add up quickly if you carry a large balance or if your payment is late, but you should be aware that some credit card companies are putting the financial squeeze on customers through hidden traps that can cost hefty fees and trigger sharp interest rate hikes, including:

Shorter grace periods and skyrocketing late fees. Credit card companies are shortening the interval for making "on-time" payments without incurring interest or late fees. Some issuers raise your interest rate significantly if you miss a payment or if you're late two or three times, and late fees at large issuers are as high as \$39. The grace period for a Canyon State Credit Union VISA Platinum and MasterCard Platinum credit card is 25 days for purchases and there is no grace period for cash advances.

Over-the-limit fee triggers. An issuer typically charges an over-the-limit fee only if an account exceeds its limit at statement date. However, some issuers charge the fee if your balance has exceeded the limit at any time during the billing cycle. With over-the-limit fees as low as \$15, Canyon State Credit Union beats what you'll find at many other institutions.

Hidden fees along with low introductory interest rates on balance transfers. Issuers charge fees as high as \$50 to pay off your old balance while new purchases and cash advances may incur high interest rates with your payments applied to the high-rate balances. Canyon State Credit Union offers a VISA Platinum and MasterCard Platinum credit card with low rates and no annual fee.

If you're looking to take full advantage of your credit card benefits, look to Canyon State Credit Union and you'll find the best deal on a Platinum credit card. Our Platinum credit cards offer rates **as low as 8.9%APR***, no annual fee, no cash advance fee, free online account access and member miles rewards program.

To apply today! Call 623.580.6000 or visit www.canyonstatecu.org.

*APR is Annual Percentage Rate. The APR is the same for purchase transactions, cash advances and balance transfers. However, there is no grace period for cash advances or balance transfers. Your actual credit card rate will be based on your credit history. Rates are subject to change without notice.

***Your exact rate is based on your creditworthiness. Ask a Loan Officer about the rate you may qualify for. There is a Returned Check Fee of \$20.00.

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IMPORTANT DISCLOSURE INFORMATION

Annual Percentage Rate (APR) for purchases	Fixed Rates Range from 8.9% to 18.00% ***
Other APR's	Balance Transfer APR: Fixed Rates Range from 8.9% to 18.00% *** Cash Advance APR: Fixed Rates Range from 8.9% to 18.00% ***
Grace Period for Repayment of Balances for Purchases	You have no less than 25 days to repay your balance for purchases before a finance charge will be imposed.
Method for Computing the Balance for Purchases	Average Daily Balance (including new purchases).
Annual Fee	None
Minimum Finance Charge	None
Transaction Fee for Cash Advances	None
Balance Transfer Fee	None
Late Payment Fee	\$15.00
Over-the-limit Fee	\$15.00

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

Tempe Branch - *Open Saturday*
937 East Broadway Road
Tempe, AZ 85282

Phone: 623.580.6000

Payson

Payson Branch - *Open Saturday*
514 South Beeline Highway
Payson, AZ 85541

Phone: 928.472.8995

Tucson

Tucson Branch
3919 East Pima
Tucson, AZ 85712

Phone: 520.881.0200

www.canyonstatecu.org
1.800.224.3330

Holiday Closure

Christmas Eve – December 24th
Offices close at 3pm

Christmas Day – December 25th
Offices Closed

New Year's Eve – December 31st
Offices close at 3pm

New Year's Day – January 1st
Offices Closed

It's never too late to open a Holiday Club Account!

The peace of mind that comes with planned savings can make your holiday season a more joyous time. By making weekly or monthly deposits, you can watch your money grow just in time for next year's holiday season. It's an easy way to save money all year and avoid the financial stress that follows the holiday cheer.

Sign up for the Holiday Club today and you'll get:

- No minimum balance
- No monthly fees
- Earned dividends
- Unlimited deposits
- The freedom to contribute all year long

For more information on our Holiday Club visit www.canyonstatecu.org or call us at 623.580.6000.



Let your money branch out



Whether you're traveling on vacation, for business, relocating to another part of the country, or simply find yourself miles from the nearest Canyon State Credit Union branch Shared Branching makes accessing your Canyon State Credit Union account simple no matter where you are. Just look for the CU Swirl logo at more than 2,300 locations nationwide and you can conduct your Canyon State transactions (deposits, withdrawals, transfers, loan payments, and more) as quickly and as stress-free as if you were visiting a Canyon State branch. With shared branching you have 24-hour access to all the information you need to complete your basic financial transactions at the location that is most convenient for you.

Shared Branching also let's you perform a variety of credit union transactions at your neighborhood 7-Eleven store via the 24/7 self-service kiosk machines called Vcom. For a full list of Shared Branching locations or to find a branch or a 7-Eleven store near you, visit our website at www.canyonstatecu.org today.

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.

Refinance Your Existing Auto Loan with CSCU

High-rate interest adds up fast. Canyon State Credit Union provides you with refinance options with rates as low as 5.25% APR*.

Rate	Term
5.25%	60 months
Minimum Amount	Low Monthly Payment
\$10,000	\$189.85

Our auto refinance loans offer very competitive rates, a simple application process, lower monthly payments, no application fees and flexible terms. Let our loan experts help you through the refinancing process, saving you time and money.

Check out our competitive rates and see just how much you'll save! Visit any of our seven locations, call 623.580.6000 or visit us online at www.canyonstatecu.org.

*APR is Annual Percentage Rate. Rate listed includes a maximum .075% reduction for active share draft account, direct deposit and automatic/electronic payments. APR may increase after closing, if any service eligible for a discount is discontinued. Your actual rate will be based on your credit history and utilization of credit union services. Finance up to 100% of the Dealer Cash Price on new autos or trucks or 100% of the retail Kelly Blue Book value on used autos and trucks, plus tax, title, GAP and extended warranty. Canyon State Credit Union has used information obtained from a consumer-reporting agency to determine your credit worthiness.

CURRENT DEPOSIT RATES

SHARE / SAVINGS ACCOUNTS

Account Type	Rate	APY
Regular Shares	.50%	.50%
Money Market Account		
Min. \$1,000-\$24,999	1.39%	1.40%
\$25,000-\$49,999	1.69%	1.70%
\$50,000-\$99,999	1.93%	1.95%
> \$100,000	2.08%	2.10%

SHARE & IRA CERTIFICATES

Term	Amount	Rate	APY
6 month	\$1,000	2.66%	2.70%
	\$100,000	2.81%	2.85%
1 Year	\$1,000	2.86%	2.90%
	\$100,000	3.01%	3.05%
5 Year	\$1,000	3.83%	3.90%
	\$100,000	3.98%	4.05%

Rates are effective 11/19/2008. Money Market Account rates effective 12/01/2008. Two, three, and four year certificates are also available. APY= Annual Percentage Yield. Rates are subject to change without notice. Information is subject to change without notice.

