

Your state, your credit union.



*Best Friends
Share Everything...
Including Membership!*

Share your membership with your friends or family members. Win a \$200 shopping spree!

Refer your friends or family members and your name will be placed in a weekly drawing for a \$200 Safeway Gift Card. Start referring today!

When you refer your friends or family members to Canyon State Credit Union between January and June of 2009 we'll give every new member an initial deposit of \$25* to get them started.

But better yet, for every successful referral, you'll be entered to win a \$200 Safeway gift card**. There's no limit to the number of people you can refer and with weekly drawings***, and there's no limit to your chances of winning.

Just use the **Member Referral Form** enclosed with your statement mailing! (You can download additional forms by visiting www.canyonstatecu.org)

*Enrollment in direct deposit is required to qualify for the \$25 initial deposit. To qualify, new members must initiate a minimum \$100 repeating direct deposit such as payroll, pension, or social security, and the first direct deposit must be completed within 45 calendar days of account opening. The \$25 will be deposited into the savings account upon new account opening, and will remain frozen until six months from the date of first direct deposit. Reward is considered interest and will be reported on IRA FORM 1099-INT.

**In order for a current member to qualify for a Safeway \$200 gift card, the new member(s) must open a savings account with a minimum \$100 repeating direct deposit. The first direct deposit must be completed within 45 calendar days of account opening. The \$200 Safeway gift card drawings will be held at the end of each week starting February 27, 2009 – August 14, 2009. Reward is considered interest and will be reported on IRA FORM 1099-INT.

***No purchase necessary. Participation in the member referral promotion does not enhance chances of winning. All Canyon State Credit Union members age 18 or older are eligible to enter. Entry into the chance drawing will automatically occur for every qualified referral a member makes through the above mentioned Member Referral Program. Members must fill out a Member Referral Form. Non-members are eligible for entry. Non-participating members may send a 4X6 sized postcard to promotion sponsor: Canyon State Credit Union, 3440 W. Deer Valley Road, Phoenix AZ 85027. Postcard entries must be received individually by U.S. mail. Please include your name, address and phone number. CSCU staff, Board of Directors or relatives of staff and Board of Directors are not eligible to win. The contest begins January 12, 2009 and ends on June 30, 2009. When you refer your family, friends, neighbors and co-workers to Canyon State Credit Union, you will be entered into a weekly drawing for a \$200 Safeway gift card. The entries will consist of all member referral forms received at all Canyon State Credit Union branches and mailed in entries received. Winner will be selected randomly on a weekly basis starting February 27th and will be notified by phone or mail. If prize winner is unreachable after a reasonable amount of time, the prize is forfeited, and selection of an alternate winner becomes the decision of Canyon State Credit Union. Prize winners agree to participate in promotional news articles, advertisements and/or photos to announce winner. Offer may be rescinded by Canyon State Credit Union for any reason at any time. Based on promotion forecast, odds of winning a \$200 Safeway gift card are one in six.

50 State Quarter Program Comes to an End

An exciting decade for coin collectors in America came to an end in 2008 with the issuing of the Hawaii coin. It was the final installment in the United States Mint's 50 State Quarters Program.

With the end of the program Canyon State still has select quarters available through the end of February. State quarter prices vary, please call us for pricing and availability at 623.580.6000 or 800.224.3330.

It's Tax Time Again!

Simplify Your Taxes By Filing Online.

Save time on your taxes this year by taking advantage of e-file. For all federal filings, visit www.irs.gov, or for state filings go to www.azdor.gov. You may even be eligible to file for free if your Adjusted Gross Income (AGI) was \$56,000 or less in 2008. Have your refund in a short amount of time by having it deposited directly to your Canyon State Credit Union account. Be certain to use the Canyon State routing and tracking number: 322172849.



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

All branches will be closed
Monday, February 16th in
observance of President's Day



Canyon State Donates \$27,212 to the State Employees Charitable Campaign

Canyon State Credit Union strongly believes in giving back to our communities and helping brighten the lives of our neighbors. As part of our Platinum Sponsorship for SECC, we have created an **SECC VISA Platinum Affinity Card Program** that donates \$1 directly to the campaign for every \$100 a member charges for day-to-day expenses. We are pleased to announce that at the SECC celebration on January 7, 2009, we presented a check to the campaign for \$27,212 for member purchases in 2008.



Our SECC Platinum VISA Affinity Card is one of the most competitive in the market. You can enjoy benefits such as:

- Low Rates
- No Annual Fee
- No Cash Advance Fee
- Free Online Account Access
- Valuable Rewards Program
- 1% of Purchases will be contributed to the State Employees Charitable Campaign

Help brighten someone's day through the SECC while enjoying all the benefits of a Canyon State Credit Union SECC VISA Affinity Card. Apply Today!

Don't just save a tree. Plant a tree.

Now there's an easy, fast and secure way to access your account statements while doing something for the environment. Sign up for FREE eStatements today and Canyon State Credit Union will donate \$1 to the **National Arbor Day Foundation** to cover the cost of planting a new tree. Plus, if you act now, you'll receive an earth-friendly tote bag (while supplies last).

Make the switch today! It's free, easy, fast, secure and it helps the environment!

For more information visit www.canyonstatecu.org.



CURRENT DEPOSIT RATES				SHARE & IRA CERTIFICATES			
SHARE / SAVINGS ACCOUNTS				Term	Amount	Rate	APY
Account Type	Rate	APY		6 month	\$1,000	2.32%	2.35%
					\$100,000	2.47%	2.50%
Regular Shares	.50%	.50%		1 Year	\$1,000	2.66%	2.70%
					\$100,000	2.81%	2.85%
Money Market Account Min. \$1,000-\$24,999	1.39%	1.40%		5 Year	\$1,000	3.44%	3.50%
					\$25,000-\$49,999	1.69%	1.70%
					\$50,000-\$99,999	1.93%	1.95%
					> \$100,000	2.08%	2.10%

Information is subject to change without notice.

Rates are effective 1/21/2009. Money Market Account rates effective 2/01/2009. Two, three, and four year certificates are also available. APY= Annual Percentage Yield. Rates are subject to change without notice.

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.

