

"COMMON CENTS NEWS"

"Common Cents News" is a quarterly publication for CSCU members and their families.
JANUARY • FEBRUARY • MARCH 2012



Join us
at our
annual
meeting

The credit union's 2012 annual meeting is just around the corner, and we hope you can join us.



Registration for our annual meeting begins **Tuesday, March 6, 2012, at 4:30 p.m.** in the Seminar Center at Pioneer Technology Center. The business meeting will get under way at 5 p.m.

Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with meetings open to its valued member-owners, specifically you.

Plan now to attend. You will elect officers to the Board of Directors, hear about how the credit

union fared in 2011 and find out what's on tap in 2012.

Give us your feedback, and let us know how well the credit union is serving your financial needs. Tell us about what we're doing right, as well as your suggestions for making improvements. You can also enjoy the chance to visit with other members.

The credit union exists only to serve you, and your support is appreciated. We look forward to seeing you March 6.

How to get your FREE credit report

The Fact Act: Accurate Credit Transactions Act, passed by Congress, allows all individuals the right to check their credit reports once every year.

You can obtain a free credit report once a year from each of the credit reporting agencies – Experian, Equifax and Trans Union.

Get the report online at www.annualcreditreport.com or toll free at 877-322-8228.

7th Annual Holiday Coloring Contest Winners

Thank you to all who submitted entries for our contest. The winners were:



Preschool & Under -
Abigail Kana



**Kindergarten thru
Second Grade -**
Kyra White



3rd thru 5th Grade -
Hayli Grimes

Each winner
received \$50.
Congratulations!

Member News

E-Statements: *Easy and efficient*

Sign up for e-statements and help your credit union be a better steward of the environment and of members' money.



Simply stop in at the credit union and we'll get you started. Then, when your account statement

is ready each month, we'll send you an email advising you of its availability.

You can view online and save it electronically, or print it off and file it if you prefer. Either way there's less paper involved (no envelope), and no funds are spent on postage.

That makes your credit union more efficient, and those savings can be

passed back to you and other members in the form of fewer fees, better rates on savings and lower rates on loans.

It's more secure for you as well because there's no danger of your statement being stolen from your mailbox. Contact the credit union for more information.

Privacy notice

To ensure the continued privacy and confidentiality of your personal information, your credit union observes these practices and procedures:

Information we collect

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security number and checking account information
- credit history and employment information
- income and payment history

How we collect your personal information

We collect your personal information, for example, when you:

- open an account or apply for a loan
- pay your bills
- use your debit card

Information we disclose

We do not disclose any personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

Protect your personal information

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Miscellaneous fees

| | |
|---|-----------------------|
| Notary Service | Free |
| IRA Maintenance Fee | Free |
| Check Safekeeping | Free |
| Copies of Account History | \$1 |
| Copies of Checks | \$1 |
| ATM Fees/Transactions | \$1.50 |
| Teller Withdrawal by Check | \$2*** |
| Overdraft Protection Transfer | \$2 |
| Telephone Requested Transfer | \$2 |
| Return Mail Fee | \$2 |
| Debit Card Re-Issue (each) | \$5 |
| Returned Check on Deposit | \$5 |
| PIN Re-Issue | \$5 |
| Dormant Account Fee per Month | \$5 |
| Second Lien Release | \$10 |
| Deposit Mortgage Verification | \$10 |
| Wire Transfers Out – Domestic | \$15 |
| Loan Late Fee | \$15 or 5% of payment |
| Collection Items | \$18 |
| Christmas Skip-a-Payment | \$20 |
| Research Time/Hr. | \$20 |
| Balancing Assistance/Hr. | \$20 |
| Stop Payment Orders | \$25 |
| Insufficient Funds Items (each) | \$25 |
| Overdraft Privilege Protection | \$25 |
| Legal Processing Fees (levies, liens, garnishments, etc.) | \$25 |
| Wire Transfers Out – International | \$25 |
| Loan Document Fee | \$40 |
| Cashiers Checks | \$3* |
| Check Cashing Fee | \$3** |

* Free for Classic Account, \$3 after two in one month and free for Senior 55 Account, \$3 after two in one month

** Maintain \$300 in your Share Account or have an active checking account in good standing or have an active loan in good standing and this fee can be avoided.

*** First two checks are free per month.

Holiday Closings

New Year's Day,
Monday, Jan. 2

Martin Luther King, Jr. Day
Monday, Jan. 16

Presidents' Day
Monday, Feb. 20

Branch Locations

Main Office

1508 East Prospect
Ponca City, OK 74604
(580) 718-4000 • Fax: (580) 718-4090

North Waverly Branch

1508 West Hartford
(580) 718-4030 • Fax: (580) 718-4093

www.cherokeestrip.com



Fair and Accurate Credit Transactions Act (FACT ACT)

Cherokee Strip Credit Union may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.