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Helping the members of Cyprus Credit Union secure their financial future.

creditalk

Summer Edition
July 2009

Cyprus Credit Union and David Archuleta Team Up to Crush MS



When Cyprus Credit Union was ready to make their annual donation to the National Multiple Sclerosis Society they knew who to call for help, American Idol contestant David Archuleta. Multiple Sclerosis has affected the credit union in

a very personal way. Former credit union Vice President Brett Hales was diagnosed with MS in 2005. In response, Cyprus Credit Union has taken an active roll in the fight against this disease. Since 2004 the credit union and its members have donated more than \$260,000 to the

Utah chapter of the National Multiple Sclerosis Society through the MS Walk and MS 150 Bike Ride.

This year Cyprus enlisted the help of American Idol Season seven runner-up and Murray, Utah native, David Archuleta. Hales has been a close friend to the Archuleta family for many years. When David found out about Brett's diagnosis he wanted to help bring awareness to MS and join the fight to find a cure.

David came by the credit union's corporate office in West Jordan, Utah to present a check for \$50,000 to

Crush MS, a foundation set up in cooperation with David. All of the money raised goes directly to the Utah Chapter of the National Multiple Sclerosis Society. After presenting the check David stayed to sign autographs and take photos with nearly 200 excited fans.

Media attention from local television and newspapers and many David Archuleta fan sites has generated more than \$6,000 in private donations to Crush MS. Cyprus was honored to partner with David in the ongoing fight to Crush MS.



Cyprus Gives \$50,000 to Primary Children's Medical Center



Tammy Hansen, VP of Lending, and Mike Walters, VP of Human Resources, represented Cyprus Credit Union at the Primary Children's Telethon on Saturday, May 30th. Thanks to the generosity of our great members we were able to donate \$50,000 to the hospital.

Primary Children's provides care to all children regardless of their ability to pay. Our donation, along with others collected through the telethon;

make it possible for every child to receive the treatment that they need.

This money was raised through our annual skip a payment program. Members have the option to skip a loan payment for a donation of \$30. Since 2003 Cyprus Credit Union has donated more than \$300,000 to Primary Children's Medical Center.

Giving you the tools to build your business with Cyprus Credit Union Business Services

Cyprus Credit Union understands that owning a business is more than a financial investment; it is an extension of you. That's why we provide the tools to help your business take off. Our business services team can take your business to the next level with solutions that will save you time and money, letting you focus on your business, not your bank account.



Business Checking Accounts

We offer low fees and multiple account options to find the strategic solution that fits your business. Earn interest on balances over \$500. Access your account anytime with our online Home Banking at www.cypruscu.com.

Business VISA Debit/Credit Cards

Access funds anytime with your VISA debit or VISA credit card. Accepted almost everywhere, you'll be able to purchase what you need, when you need it.

Commercial Business / SBA Loans

We offer a variety of business loans with competitive rates to help you finance your unique business opportunities.

Branches and Services Centers

With 15 full-service branches close to your home or office, Cyprus Credit Union is committed to personal service and convenience.

Payroll Services

We can help by providing practical solutions for all your payroll and human resource needs. Save time and money with our direct deposit options.

Merchant Processing

The ability to accept all major credit cards not only increases convenience for your customers, but also builds your bottom line. We offer you the advantages of universal acceptance and competitive pricing. Also benefit from the latest technology and next day funding.

Night Deposits

Working late? Drop your deposits anytime in our secure deposit drops at any branch. From the comfort of your car, most of our night drops are located in the first lane of our drive ups.

ATM's

Our free ATM's provide you with 24 hour cash availability. Use your VISA credit, debit or ATM card at any Cyprus ATM or Co-op ATM. With 25,000 ATM's across the country you can get cash no matter where you are.

Free Educational Seminars

Keep up on the latest trends in technology and business with our free seminars.

Business Services Department
(801) 260-7600 ext. 5272

www.cypruscu.com/business-services

Grunge to GREEN



Home Equity Loans 3.99% For first 6 months

Now is a great time to invest money in home remodeling projects. Whether remodeling for aesthetic purposes, refurbishing for a maintenance issue or just adding value to your property, Cyprus Credit Union would like to help you obtain financing. Contact our construction loan specialist Danielle Darke to discuss which loan option best suits your project, and find out just how simple getting approved will be.

Cyprus will lend you the money to update, remodel or add on to your current home and base the approval on the "Finished Appraised Value." Now getting that new home you wanted can come with the same address and great neighbors you already have!

Tap into your home's equity with a Cyprus Home Equity Line-of-Credit loan starting with a low **3.99% APR*** regardless of your credit score.

Call Danielle Darke to find the best loan product for your home remodel. (801) 260-7600 ext. 5331



Local builder Aaron Sivertson of Heritage American Homes blends tradition with the latest technology to enhance the beauty and efficiency of your current home. As an Energy Star Partner, Heritage American is committed to helping homeowners make the best decisions for their individual needs. The energy rebates and tax credits available can offset many of your costs, while saving you money on future utilities.



heritageamerican.utah@gmail.com



Aaron Sivertson
Local Utah Builder
801.205.6891



*This is a 6-month introductory rate for loans up to 80% current loan to value. At the end of the introductory rate period, the rate will convert to the current non-discounted variable annual percentage rate schedule. Some restrictions may apply. Rates subject to change. Limited time offer.



Online Surveys

In an effort to reduce cost and paper waste we are now offering you the option to complete our "Member Service Survey" on our website. When you conduct a transaction in a branch or receive a survey in the mail, simply visit our website at www.cypruscu.com/surveys. Here you can tell us about your most recent to the credit union or provide feedback on our website, HomeBanking, and other credit union services. Each person who completes an online survey will be entered to win an iPod shuffle.

Credit Union Holidays

Cyprus Credit Union will be closed in observance of the following holidays:

Independence Day
Saturday,
July 4

Pioneer Day
Friday,
July 24

Labor Day
Monday,
September 7



www.cypruscu.com

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P.O. Box 9002
West Jordan, UT 84084

Member Services

801/260-7600
800/929-7787
Touchline: 801/260-7999
Fax: 801/260-7611
Website www.cypruscu.com

Branch Offices

Monday - Friday lobby
8:30 am - 5:30 pm
Monday - Friday drive-up
8:30 am - 6:00 pm
Saturday lobby & drive-up
9:00 am - 1:30 pm

4th South*	400 S. 700 E.
4700 South	3578 W. 4700 S.
5600 West	2769 S. 5600 W.
10400 South	3629 W. 10400 S.
11400 S. Wal-Mart**	3629 W. S. Jordan Pkwy
Centerville Wal-Mart**	200 N. 400 W.
Jordan Landing	3876 W. Center View Way
Herriman	5027 W. 13400 S.
Magna	3505 S. 8400 W.
Midvalley	5750 S. Redwood Rd.
Riverton	13717 S. Redwood Rd.
Saratoga Springs	74 W. State Road 73
Sandy	9383 S. 700 E.
Union Park	7160 S. Union Park Ave.
West Jordan	1381 W. 9000 S.
West Valley	3450 W. 3500 S.

* Lobby Hours (no drive-up)
9:00 am - 6:00 pm
Saturday 9:00 am - 1:30 pm
**Lobby Hours (no drive-up)
9:00 am - 7:00 pm
Saturday 9:00 am - 3:00 pm

Credit Union Service Centers

Monday - Friday 9:00 am - 7:00 pm	
Saturday 9:00 am - 5:00 pm	
Holladay: 1963 E. 4800 S.	272-6755
Sandy: 57 W. 10600 S.	553-1282
West Jordan: 3078 W. 7800 S.	569-1799
West Valley: 3569 W. 3500 S.	967-0069
Riverdale: 4163 Riverdale Rd.	392-9146

VISA Extra Awards

Our VISA Platinum Plus is the only card you'll ever need. Every dollar you spend earns you one point towards travel, gift certificates or cash rewards. You'll also enjoy auto rental insurance, \$1,000,000 travel accident insurance and many more perks. Applying online is quick and easy.

Start earning awards today,
apply online at
[https://cypruscu.com/apply-now.](https://cypruscu.com/apply-now)



Cyprus Federal Credit Union Privacy Policy

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.
The type of information we collect?

We routinely collect and retain the information we obtain from your account application, transaction history (for deposits, loans, credit cards, etc.) and from consumer reports. This information help us:

- ◆ To establish and administer your accounts. (Example: We ask for personally identifying information to protect your accounts from fraud.)
- ◆ To satisfy certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your social security number.)
- ◆ To better understand you so that we may provide you with additional or improved products and services. (Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

We do not share the nonpublic personal information of our current or previous members and nonmembers with affiliated or nonaffiliated third parties except as permitted or required by law.

How is that information protected?

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of confidentiality and member privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect very personal information.

In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform to industry practice.

You may call 801/260.7600 or come in to obtain a copy of our privacy notice. It is available upon request.

