



Coconino Federal CREDIT UNION

JANUARY 2012

A QUARTERLY PUBLICATION OF COCONINO FEDERAL CREDIT UNION

CONTENTS

- New Year, New You!
- Low Rate Auto Loans
- Holiday Closings
- Save The Date
- Invest In America



NEW YEAR, NEW YOU!

What does your 2012 resolution list look like? Start the New Year off right with the help of Coconino Federal Credit Union.

- **Slim down** those loan interest rates. We have loan rates as low as **1.49% APR¹**.
- **Cut the fat** on high interest rate credit cards. Our variable rate VISA credit card is currently at **9.15% APR²**.
- **Organize** all of your bills into one with a debt consolidation loan; one payment takes care of everything!
- **Enjoy life more** and give yourself more time for family and friends by setting up all of your bills to pay automatically with our free online bill pay.
- **Tame the bulge** of big bank fees by cutting them out with our no-monthly-fee checking account, complete with a free VISA debit card, free online banking, and free e-statements.



We have what you need to succeed financially – start 2012 with the credit union difference. Stop by your neighborhood CFCU office to get started today.

¹ Quoted APR (Annual Percentage Rate) is based on a new vehicle loan (model year 2010, 2011, 2012) with a >720 credit score for 24 months or less and qualifying for Rate Rewards. All loans are granted on approved credit and no guarantee is made that the advertised rate will be the rate on the loan. Rates subject to change without notice.

² APR (Annual Percentage Rate) for the VISA credit cards is a variable rate, which is 5.90% plus the prime rate as quoted in the Wall Street Journal. Rate subject to change quarterly.



DOWNSHIFT WITH A LOW-RATE AUTO LOAN

When you finance a new or used vehicle with Coconino Federal Credit Union, you're guaranteed a great low rate, flexible terms and exceptional service. That's the CFCU way. We offer:

- Rates as low as **1.49% APR¹**
- Terms up to **84 months²**
- Quick pre-approval process
- Friendly, personal service

Once you find a car, truck or SUV to love, come see us for an auto loan to love. If you've already financed a vehicle with another lender, it's not too late to take advantage of our great rates. Just bring your loan to us, and we'll handle the details.

Simply stop by the Credit Union to apply for your low-rate auto loan, or visit www.coconinofcu.org to apply online.

¹ Quoted APR (Annual Percentage Rate) is based on a new vehicle loan (model year 2010, 2011, 2012) with a >720 credit score for 24 months or less and qualifying for Rate Rewards. All loans are granted on approved credit and no guarantee is made that the advertised rate will be the rate on the loan. Rates subject to change without notice.

² Upon special approval.



HOLIDAY CLOSINGS

MARTIN LUTHER
KING JR. DAY
Monday
January 16, 2012

PRESIDENT'S DAY
Monday
Monday, February 20





SAVE THE DATE!

...For The Annual Meeting!

The Annual Meeting is just around the corner, and all CFCU members are welcome to attend. It will be a great opportunity to meet fellow members and to learn more about what's going on at your credit union.

DATE: February 25, 2012

TIME: 10:00 a.m.

PLACE: Coconino Federal Credit Union
West Flagstaff Office
2800 S. Woodlands Village Blvd.
Flagstaff, AZ 86001

The meeting will include snacks, door prizes and Board of Director elections. Please RSVP by January 30, 2012, by calling 928-913-8100 or 800-352-5195. If you are interested in serving on our volunteer Board of Directors or Supervisory Committee, please stop by one of our offices to pick up an application.



SAVE MONEY

Invest in America

EXCLUSIVE DISCOUNTS Just For YOU!

The new year is destined to be filled with birthdays, graduations, and many other special occasions – thankfully, Invest in America is helping to make the year more affordable by partnering with U.S. companies to bring credit union members big savings.

Shop and save with:

- TurboTax • Sprint • Dell • FTD Express • Shop America • DirecTV • Allied •



AND MORE!

For more information and a full list of exclusive discounts, please visit www.lovemycreditunion.org.



FLAGSTAFF

2800 S. Woodlands Village Blvd.
Flagstaff, AZ 86001-7113

PHONE 928.913.8100 • FAX 928.913.8139

2215 E. Seventh Ave. • Flagstaff, AZ 86004-3798

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PAGE

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ARU

PHONE 877.442.5946

ATM LOCATIONS

Available 24 hours

WEST FLAGSTAFF OFFICE

2800 S. Woodlands Village Blvd..

EAST FLAGSTAFF OFFICE 2215 E. Seventh Ave.

PAGE OFFICE 112 E. Sixth Ave., Suite 2

COCONINO COUNTY COURTHOUSE

200 N. San Francisco Street

Open During Lobby Hours

FLAGSTAFF CITY HALL

112 E. Aspen

Open During Lobby Hours

PULLIAM AIRPORT

Main Terminal • Flagstaff, AZ

VISITORS CENTER

1 E Route 66, Flagstaff AZ 86001

COCONINO COMMUNITY COLLEGE

2800 S. Lone Tree Road, Flagstaff AZ 86001

BOARD OF DIRECTORS

Bob Orrill, *CHAIRMAN*
Gary Krcmarik, *VICE CHAIRMAN*
Dana Rich, *SECRETARY*
Jim Muns, *MEMBER*
Mark Alexander, *MEMBER*
Helen Heal, *MEMBER*
Olivia Lorents, *MEMBER*

SUPERVISORY COMMITTEE

Betsy Suter, *CHAIRPERSON*
Erin Kay Moore, *MEMBER*
Samuel Grammer, *MEMBER*
Mark Alexander, *MEMBER*

CREDIT UNION STAFF

WEST FLAGSTAFF

PRESIDENT/CEO – Jennifer R. Harris
CHIEF FINANCIAL OFFICER – Katherine Escalera
MANAGER – Marlene Baca
LOANS – Andrea Eubanks
ADMINISTRATIVE ASSISTANT – Christina & Evelyn
ACCOUNTING – Lisa
MEMBER SERVICES – Stefanie
TELLER SERVICES – Dorothy
CALL CENTER – Julia

EAST FLAGSTAFF

MANAGER – Lori Sauer
LOANS – Jennifer V.
MEMBER SERVICES SUPERVISOR – Petra
TELLER SERVICES – Jennifer A., Joann & Frances

PAGE OFFICE

MEMBER SERVICES – Misty
TELLER SERVICES – Jodi & Lisa

Federally insured by NCUA

