



Date: October 1, 2002

Dear Prospective Member,

As a benefit of your Membership in the **CU-Health Sciences Center Alumni Association**, you and your family are eligible to become members of U of C Federal Credit Union. U of C FCU is a cooperative, not-for-profit financial institution that serves as an alternative to traditional for-profit banks. Through our partnership with the **CU-Health Sciences Center Alumni Association**, we are able to provide you with excellent service and a menu of quality, competitively priced products to meet virtually all your banking needs. Put simply, when we make money, we reinvest it to improve products and services for our Members.

By opening a Savings Account with a \$25 deposit, you have complete access to our full range of convenient financial services, including:

- Checking Account:** No monthly fee or minimum balance requirement.
- Visa Check Card:** No annual fees, plus access to the nationwide CO-OP network of 12,000 Free ATMs.
- Online Banking:** Free Online Banking, Account Access, and E-Statements. You can also subscribe to automated Bill Payments.
- Competitive Investments** Money Market Accounts, Certificates, IRAs and free investment and 401K counseling.
- Low Cost Loans:** Auto Loans, Visa Credit Cards (Classic, Gold or Platinum), Mortgages, and Home Equity Lines of Credit. And, you can apply for Loans online.
- Easy Account Access:** You can service your Account at any of our local branches, online, or at one of the 860 convenient Credit Union Service Centers located nationwide.

We encourage you to take advantage of the best in financial services while saving on fees and enjoying preferential loan and deposit interest rates. Stop by one of our branches to open your Account (with proof of your eligibility — e.g. your Alumni Association membership card). For a list of branch locations and more information on our products or services, please visit our Web site at uofcfcu.com.

Feel free to call me at 303.443.4672 (ext. 1155) with any questions you may have regarding U of C Federal Credit Union and your eligibility.

Sincerely,

A handwritten signature in cursive script that reads "Kristin E Williams".

Kristin Williams
Business Development Officer

Providing better rates, lower fees and personal service through a member-owned, not-for-profit banking alternative.