

The Westerra Way

You Could Win \$100 for Using eStatements!

To thank you for helping us minimize our impact on the environment, all members who view their statement online between July 1 and October 31 will automatically be entered to win \$100—and there will be **Five \$100 Winners Every Month**. A total of 20 members will each win \$100 cash!

One entry is automatically generated per member number when you view your eStatement – and your number is re-entered every month when you log in. If you do not already use Westerra eStatements, sign up now at www.westerracu.com. Winners will be notified by the 7th day following the end of each month. No purchase necessary.

"I find all my interactions with Westerra to be first rate, and trust them in all financial areas."

Sharon F.



Choose the Account That Fits Your Needs

More Rewards, Discounts and Value Added to Checking Accounts

You can now obtain lower loan rates and discounted services with some of our checking accounts!

Better Than Free Checking—You can now take advantage of auto loan and mortgage discounts, a free mortgage review and a free annual credit report review. This is in addition to free checks, free Visa® debit card, no minimum balance requirements and no monthly fees, plus free ATM transactions at all CO-OP Network ATMs. At other ATMs, the first three per month are surcharge-free (rebated), then \$1.50 each. Direct deposit and eStatements are required.

Preferred Checking—Enjoy safe deposit box discounts, free money orders and cashiers checks, auto loan and mortgage discounts, a free mortgage review and a free annual credit report review. With a minimum average balance of \$10,000, there are no monthly fees. You earn higher dividends for tiered balances, plus a rate boost on Preferred Money Market Accounts, and enjoy unlimited check-writing privileges. You also receive free checks and a free Visa® debit card, plus free ATM transactions at all CO-OP Network ATMs. At other ATMs, the first three per month are surcharge-free (rebated), then \$1.50 each.*

Value Checking—No monthly fee and no minimum balance requirements, plus free ATM transactions at all CO-OP Network ATMs. At other ATMs, there is a surcharge of \$1.50 each.* Beginning September 30, 2011, there will be an annual fee of \$25 if you choose to have a Visa® debit card with this account. You can avoid the debit card fee by switching to *Better Than Free* or *Preferred* checking.

There is no cost to switch and you do not need to make any changes—you still use the same checks, same debit card, same account number and automated payments continue. Just let us know what account you would like to move to—contact us at 303-321-4209, email@westerracu.com, or stop by any of our convenient locations.

*Fees from other financial institutions may apply.

Now is a great time to look at your checking account and take advantage of the added rewards—or move to the checking account that gives you even greater value.



Colorado Rapids v. New England Revolution July 23 is Westerra Credit Union Night

Take your family to Westerra Credit Union Night at the Colorado Rapids and enjoy an evening of soccer with friends and fellow members—and take advantage of special discounts as a result of your membership. Tickets are just \$10 each—and your ticket stub is good for a free bean and cheese burrito at any Denver area Del Taco location through August 6, 2011.

Westerra Credit Union Night at the Rapids Colorado Rapids v. New England Revolution Saturday, July 23 7 pm, Dick's Sporting Goods Park

Purchase discounted tickets online at www.westerracu.com. Westerra is proud to sponsor community, youth and educational initiatives in partnership with the Colorado Rapids.

SWEET Rapids Suite Contest

Win the Use of a Suite for You and 15 Friends!

Colorado Rapids v. FC Dallas
Saturday, October 1

It's easy to enter – just complete the short entry form at www.winwesterra.com. Want to be entered more than once? Share this contest with your friends through the online form! Check your email on September 16 to see if you've won!

No purchase necessary. One entry for each friend you refer through the entry form. Contest ends September 6, 2011.



New Westerra Website Coming Soon!

Previews of Westerra's new website will soon be available to view on the current site. Watch for the new, easy-to-navigate website early this fall at www.westerracu.com. Watch for us on Facebook, too!

Westerra Credit Union Privacy Notice

Revised July 2011

FACTS: What does Westerra Credit Union ("Westerra") do with your personal information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Credit history and credit scores • Account balances and payment history
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Westerra chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Westerra Share?	Can You Limit This Sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For our nonaffiliates to market to you	No	We do not share

To Limit Our Sharing	<p>» Call 303-321-4209 or 1-800-858-7212. Our menu will prompt you through your choice(s).</p> <p>» Visit us online at www.westerracu.com.</p> <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 303-321-4209 or 1-800-858-7212 or visit www.westerracu.com .

Who we are

Who is providing this notice?	Westerra Credit Union ("Westerra")
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What we do

How does Westerra protect my 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. We limit collection and use of nonpublic personal information to the minimum required. We maintain physical, electronic, and procedural safeguards that comply with federal and state standards.
How does Westerra collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> » Open an account or deposit money » Pay your bills or apply for a loan » Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> » Sharing for affiliates' everyday business purposes—information about your creditworthiness » Affiliates from using your information to market to you » Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> » Our affiliates include companies with the "Westerra" or "Westerra Credit Union" name that are under common control with us.
NonAffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> » <i>Nonaffiliates we share with include government entities in response to subpoenas and other legal processes, credit bureaus, mortgage companies, companies providing servicing, processing, accounting, or similar types of functions, companies originating loans or loan applications, and insurance companies.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> » <i>Our joint marketing partners include insurance companies.</i>

Other Important Information

None

Congratulations to the 2011 Westerra Scholarship Recipients!

Fifteen outstanding high school graduating seniors have been selected to receive \$1,000 college scholarships. They were chosen from among a large number of qualified applicants. Each of the recipients demonstrated impressive academic achievement supported by outstanding character traits and community service. This year's recipients are:

Bethany A.	Highlands Ranch High School
Danite A.	Thomas Jefferson High School
Briana B.	D'Evelyn High School
Desanka B.	Denver School of the Arts
Kaleb B.	Dakota Ridge High School
Katie C.	Dakota Ridge High School
Ashley D.	Arvada West High School
Brianna M.	Mullen High School
Emma M.	Green Mountain High School
Colin M.	Ralston Valley High School
Garrett M.	Ralston Valley High School
Jenna M.	Lakewood High School
Anne P.	East High School
Ian S.	Cherokee Trail High School
Marluve V.	North High School

Important Information Regarding Your Account

In case of errors or questions about electronic funds transfers from your share or savings account, telephone us at the following number or send us a written notice to the following address as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears.

Call us at: (303) 321-4209 or write to:
Westerra Credit Union
P.O. Box 9408
Denver, CO 80209-0408

- » Tell us your name and account number.
- » Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information.
- » Tell us the dollar amount and date of the suspected error.

If you tell us verbally, we will require that you send us your dispute or question in writing by completing, signing (including notary where indicated) and returning the necessary forms (to be provided by us) within ten (10) business days. If we do not receive written notice within ten (10) business days, we will proceed with the investigation of your issues, but will not have sufficient information to credit your account.

We will determine whether an error occurred within ten (10) business days after we receive the written dispute or question from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your dispute or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to 90 days to investigate your dispute or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days of completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrants a delay, in which case you will receive credit within ten (10) business days.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.