

## Join Today

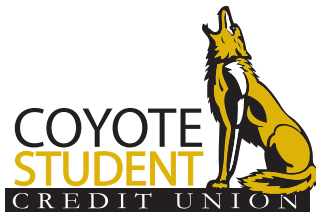
We invite you to join **Coyote Student Credit Union** and take advantage of our full-range of financial services tailored just for young adults. From low-rate car loans that make buying your first car more affordable, to your first credit card that teaches money management skills while building good credit, we've designed our financial products to fit your lifestyle. Take a few moments to review this brochure or visit [www.bvcu.org/coyotes](http://www.bvcu.org/coyotes) to discover all the advantages of membership at **YOUR** credit union.

## Membership is Smart and Easy!

The great news is that joining Coyote Student Credit Union is easy and **all Monarch High attendees and teachers are eligible**. In addition to your school ID and driver's license (if you have one) you'll need to fill out a few forms. If you would like to open an Educational Student Credit Card, you will need your parent's consent.

## A Great Choice for Today And Tomorrow

Joining a credit union while you're young could be one of the smartest decisions you'll ever make. That's because **we can meet all your financial needs during high school, college and beyond**. We provide better service with less fees and better rates than a bank. Not to mention, that as your needs grow, we'll grow with you so you'll always have a reliable, honest place to go for life's biggest monetary decisions.



## Boulder Valley Credit Union

**Arapahoe Branch**  
5505 Arapahoe Ave.  
Boulder, CO 80303  
303.442.8850  
800.783.8850 Toll Free  
303.440.0838 Fax

**Estes Park Branch**  
In Stanley Village  
PO Box 4049  
Estes Park, CO 80517  
970.577.0750  
970.577.0756 Fax

**Broadway Branch**  
2667 Broadway  
Boulder, CO 80304  
303.449.3551  
303.449.0438 Fax

**Louisville Branch**  
800 Coal Creek Cr.  
Louisville, CO 80027  
720.890.0404  
720.890.0407 Fax

Visit [www.bvcu.org/coyotes](http://www.bvcu.org/coyotes) for more info today!

## The Credit Union Difference

Unlike banks, credit unions are member-owned, non-profit institutions. Members **typically earn higher yields on deposits and enjoy lower interest rates on loans**. Operated by a board of member-elected volunteers, our focus is on enhancing your financial well-being and providing unbiased advice.

Chartered in 1959, **BVCU provides members a safe, secure, and savvy financial alternative**. You can count on us to help you make smart financial decisions.

## Rock Solid

BVCU is regulated by Colorado state laws. Deposits are federally insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF), administered by the National Credit Union Administration (NCUA).

## An Eco-Conscious Option

**BVCU is Colorado's first eco-conscious financial institution**. From solar panels to recycled paper, we work hard to make the community and the world a better place.

To learn more about our efforts and how you can help, visit [www.WeCareColorado.com](http://www.WeCareColorado.com).



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## Student Membership benefits & services



[www.bvcu.org/coyotes](http://www.bvcu.org/coyotes)



# Smart money starts here. And now.



## Coyote Student Credit Union

Hey, you're young. We get it. And your financial needs to date have been pretty basic. Spending money. Gas money. A place to deposit birthday checks. But, like it or not, (and you probably do) you're getting older.

**Along with adulthood comes independence and responsibility.** That's where we come in.

As *your* credit union, our products and services are specifically designed to make the leap to managing your own finances as painless as possible. In fact, you might say we can make this fun. And educational. And yes, the two really can go together!

Check out the following products available to you through **Coyote Student Credit Union**:

## FREE Checking & Debit Card

Want a smart place to stash your cash? A checking account and debit card just might be right for you.

- No minimum balance
- No monthly service fee
- Overdraft protection (WAC)
- FREE VISA Debit/ATM Access Card

Use this account to deposit paychecks or allowance and pay off your Educational Student Credit Card each month.

## Educational Student Credit Card

Credit is a fact of life and learning how to use it wisely now is the best way to assure financial success in the future. Check out our Student Credit Card brochure or stop by your student branch at school to learn more.



- **No annual fee**
- **25 day grace period**, so you have ample time to pay your bill in full and avoid interest charges
- **Credit limits ranging from \$250** to \$1,000 so you can start off with a lower limit and increase it as your knowledge and needs grow
- **14.90% APR** (Annual Percentage Rate) — lower than most credit card rates, but still enough to encourage monthly payment in full to avoid interest charges

## Low-Rate Auto Loans

Looking to buy your first car? Be sure to check with Coyote Student Credit Union for the best rates on new or used vehicles. We can also hook you up with an Auto Buying service that will find just what you're looking for — at cheaper price than a dealer — and deliver the car to your home for a test drive.

## Student Savings Account

Whether you're saving for college, a new car or a killer laptop, check out this great way to earn more interest on your savings. A \$5 minimum deposit is required in this account for membership.

## Youth CDs

Our goal is to help you build good savings habits, so we have created a special 12 month certificate to do just that. With a **low minimum balance of \$100** and a **great rate**, this certificate will help you set aside money for college, your first car, or whatever your heart desires.

## Internet Banking

Spring break? Off to college? Wherever you go, take advantage of online account access 24-hours a day, 7 days a week at [www.bvcu.org/coyotes](http://www.bvcu.org/coyotes). And with FREE online BillPay and eStatements you'll not only save yourself time, but you'll save the environment by reducing paper use and mail services too.

## Convenience

Homework. Sports. Work. Life. Hey, you have a lot of things to do. That's why we've made it so easy to manage your finances without taking a big chunk out of your day.

- In-school branch provides daily access during your lunch period
- Online at [www.bvcu.org/coyotes](http://www.bvcu.org/coyotes). It's free. It's easy. And it's safe. So log on today
- Thousands of local ATMs and service centers means your cash is never out of reach **even if you move hundreds of miles away** after graduation
- TellerPhone— access accounts 24/7 via phone



**CU Service Centers** are convenient offices where you can perform select teller transactions locally and nationwide. So wherever you go, you'll find us there. Please visit [www.bvcu.org/convenience](http://www.bvcu.org/convenience) for current locations, maps, and other information.



4,000+ locations  
nationwide

**Co-Op Network ATMs** are surcharge-FREE for withdrawals and deposits. Transaction fees/restrictions may apply. Visit [www.bvcu.org/convenience](http://www.bvcu.org/convenience) for current locations, maps, and other information.



28,000+ locations  
nationwide

## 24/7 Access Online

Your BVCU accounts are at your fingertips 24 hours a day with FREE Internet Banking that also includes **FREE access to Online BillPay and e-Statements!**

**CONTACT US TODAY** for rates, detailed service brochures, and applications at **303.415.3504** or visit us online at [www.bvcu.org/coyotes!](http://www.bvcu.org/coyotes)



Federally insured by the NCUA