



**Pikes Peak
Credit Union**

1932-2012



FROM THE PRESIDENT.....

The year 2011 concluded with the persistent signs of a sluggish economy. We continue to see weakness in both job creation and the housing sector. The problems are worsened by spiraling deficits, our mounting national debt, and the European financial crisis. Despite these difficult economic times, your credit union is growing and remains financially strong.

I realize that these circumstances can create problems for hard working individuals who have lost their jobs and are unable to meet their financial obligations. Pikes Peak Credit Union remains committed to understanding the plight of families who have fallen on hard times and need assistance in making their loan payments to us. We are receptive to establishing a temporary workout plan for those members during these difficult times.

History has proven that we are an innovative and resourceful people who will ride out this economic downturn and restore financial stability to our nation. I would like to thank you for supporting your credit union and wish you a happy and successful 2012.

-Paul Steinke, President

"PICK 2" AUTO LOAN SALE!

1% Rebate*

Deduct .25% APR* From Your Loan Rate

No Payments For 90 Days*

REACH UP AND GRAB 2 STARS!

* Offer is for a limited time only. WAC. Valid on auto loans only. Must be a new loan, no refinances of current loans with PPCU qualify. Rebate is calculated as 1% of the total loan amount. Interest will continue to accrue from date of loan disbursement. Other restrictions may apply. APR=Annual Percentage Rate



What was happening in 1932?

In 1932 the economy continued to deteriorate and unemployment increased further in 1932 to 24.1%, there were few jobs and many ordinary Americans were forced into living in the streets or in old cars. Towards the end of the year in November the American voter used the power of Democracy to show Herbert Hoover what they thought of his term of presidency during these bad times and voted strongly in favor of Franklin D. Roosevelt by 472 electoral votes to 59. Around the world changes also occurred when the British jailed the Indian nationalist leader Mahatma Gandhi, also in Britain the first ever splitting of the atom occurred, and in Russia major problems with the agricultural policy caused mass starvation and death.

"What Happened in 1932 Inc. Pop Culture, Prices and Events."
The People History. 18 June 2006. Web. 1 Dec. 2011.
<<http://www.thepeoplehistory.com/1932.html>>.

Look for more informational facts on 1932 throughout the year!

Phishing Scam

Numerous agencies have recently warned consumers not to become victims of the sudden nationwide increase in phishing scams. They indicated that perpetrators are using automated dialers, text messages or e-mails to inform consumers their accounts have been closed due to fraud. Consumers then are prompted to enter their card information, including the expiration date and three-digit CVV code on the card's back to reactivate their accounts. Those who fall for the scam risk having their information used to fraudulently purchase goods and services or to obtain credit.

Below are several tips to help CU members avoid becoming a victim of such phishing scams.



Sign up for eStatements TODAY!

Protect your identity & Save a tree or two!

It's super easy! Ask a representative to help.

Thank You to everyone who donated food for our local food banks.

Between Care and Share in Colorado Springs and Community Cupboard in Woodland Park we donated over \$900 in cash and boxes and boxes of FOOD!



Feeding the Community

Important Dates:

Credit Union Annual Meeting - May 12, 2012

Heart Walk - June 2, 2012

...more information to follow on these events



Don't forget to "Like" us on Facebook!

- * Never give out your personal or financial information in response to an unsolicited phone call, fax or email, no matter how official it may seem.
- * Do not respond to email that may warn of dire consequences unless you validate your information immediately. Contact the company to confirm the email's validity using a telephone number or Web address you know to be genuine.
- * Check your credit card and account statements regularly to look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies immediately.
- * Whenever you submit financial information online, first look for the padlock or key icon which may appear at the bottom of your Internet browser or in the address at the top. Also, many secure Internet addresses, though not all use "https".
- * Report suspicious activity to the Internet Crime Complaint Center (<http://www.ic3.gov/complaint/default.aspx>) a partnership between the FBI and the National White Collar Crime Center.

If you have responded to an email, contact us immediately so we can protect your account and your identity.

For more information on phishing and guarding your financial information go to ftc.gov and click on identity theft under the quick link.

Main Office: 1616 N. Circle Drive
Colorado Springs, CO 80909
(719) 473-5962
(719) 473-5981 Fax

Woodland Park: 720 W. Midland Avenue
Woodland Park, CO 80863
(719) 687-2128
(719) 687-2574 Fax

24 Hour FREE Access To Your Accounts
Peak Teller (719) 473-0104
Pikes "Peek" Online
www.pikespeakcu.com



NCUA
National Credit Union Administration, a U.S. Government Agency