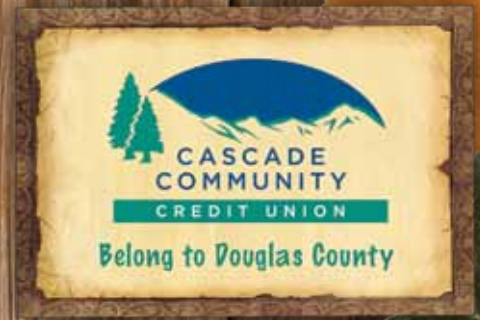


CASCADE COMMUNITY Your Credit Union Connection

OCTOBER 2013



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Mobile Teller is a Huge Success!

Over 2,000 Cascade Community members are using our new MobileTeller app. And they're loving it! Because whether you're using an iPhone or Android Phone, iPad or Android tablet - banking on the go is a whole lot easier.

Plus, there's nothing to sign-up for. All you need to do is download our free, easy to use app. And just use your WebTeller credentials to login. It's that simple. To get started today, visit your device's app store and search for "Cascade Community."

Use MobileTeller to:

- Check your balances while you're standing in line at the grocery store
- Transfer funds on the spot and go ahead, treat yourself to something fun
- Make loan or Visa card payments directly from your Pathfinder Checking
- Locate over 29,000 Co-Op Network ATMS nationwide and skip the surcharge

And we're still working on making WebPay accessible through MobileTeller. So, stayed tuned.

FEATURES

- HOLIDAY LOAN SKIPS
- SHRED DAY
- RUDOLPH RUN
- HOLIDAY CLOSURES

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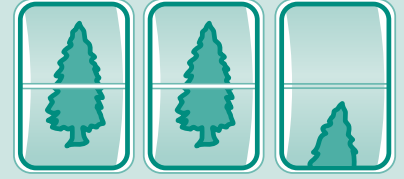


Holiday Loan Skips:

Tis the season for Holiday Loan Skips! Skip your November **or** December loan payment(s) - we don't mind. But remember, we need ALL loan skip requests at least 10 DAYS PRIOR TO YOUR DUE DATE! Restrictions apply.

Please Note: there is a \$15 fee for each loan skipped

10224



EASY MONEY

Our newsletter may be smaller this month, but we still found room for 10 hidden account numbers. Take a closer look. And, if you find your account number - jackpot! Call us and we'll give you \$20.

7832

Save the Date

Shred Day:

Help protect yourself from identity theft! Join us for FREE document shredding from 10am-2pm on Saturday, October 12th at 1123 W Harvard Ave. Rain or shine.

Run Rudolph, Run:

Gas up your sleigh! The 2013 Rudolph Run toy drive is Saturday, December 14th. Toy collection begins the week of Thanksgiving at all branch locations.

2013 ROTARY DUCK RACE



With your continued generosity, Cascade Community was once again the #1 retail outlet for Rotary Duck Race ticket sales! And every dollar stays right here at home, helping in the fight against child abuse in Douglas County. Thanks for all you do!

HOLIDAY CLOSURES

We will be closed for business on the following holidays during the next quarter:

COLUMBUS DAY
Monday, October 14th

VETERAN'S DAY
Monday, November 11th

THANKSGIVING DAY
Thursday, November 28th

CHRISTMAS DAY
Wednesday, December 25th

But Remember!
You can access your account through:
Touch Tone Teller
440-9166 or 1-800-888-7365
WebTeller
www.cascadecu.org

Surcharge-free ATM access is available in 3 local locations:

- 1123 W Harvard Ave
- 1871 NE Stephens (ESD parking lot)
- 531 E Central Ave (Sutherlin)

Plus, you also have access to over 29,000 Co-Op ATMS nationwide, including most 7-Eleven stores. A complete directory of surcharge-free ATMs can be found on our website by clicking on the "ATM Locator" icon on our home page.

56754

General Information: (541) 672-9000

www.cascadecu.org

44412

Downtown Branch
1035 SE Oak,
Roseburg OR 97470

Harvard Branch
1123 West Harvard,
Roseburg OR 97470

Sutherlin Branch
127 E Central Ave,
Sutherlin OR 97479

**THE FOLLOWING SUMMARIZES CHANGES TO THE TERMS THAT MAY AFFECT YOUR ACCOUNT FROM OCTOBER 1, 2013
ALSO INCLUDED ON THE REVERSE OF THIS DOCUMENT IS OUR ANNUAL PRIVACY POLICY DISCLOSURE**

Underscored text below indicates new content. ~~Struck thru~~ text indicates content that will no longer apply.

Please contact us at 541.672.9000 to receive the full content of any disclosure or for any questions or concerns.

Funds Availability Policy Disclosure

~~Checks deposited via mobile Remote Deposit Capture (mRDC) are not considered to have been made in person with our employee nor deposited at an ATM. Therefore this Funds Availability Policy Disclosure (under Regulation CC) does not apply to these deposits. The mRDC user agreement will establish the terms of funds availability.~~

2. 'BUSINESS DAYS', 'DATE OF DEPOSIT' — . . . If you make a deposit (including at an ATM) on a day we are not open, we consider the deposit to have been made on the next business day we are open.

5. IN-PERSON DEPOSITS — Funds from each cash, check or draft deposit made in-person to your account with our employee (including when you use our 'drive-thru') will be made available to you ~~on the same business day we received when we accept~~ your deposit unless we exercise our right to hold (including any extended hold).

7. [following replaces present content] **CASH DEPOSITS MADE AT A CASH-DETECTING CO-OP NETWORK AUTOMATED TELLER MACHINE (ATM)** — All funds you deposit to your account at an ATM identified as part of the Co-Op™ network and which are detected by the ATM as cash will be made available immediately.

8. [following replaces present content] **ALL OTHER DEPOSITS AT AN AUTOMATED TELLER MACHINE (ATM)** — The first \$200 of funds from all ~~cash, checks and drafts deposited on any one day to your account at any ATM will be made available immediately. In addition, the funds exceeding \$200 per day of each deposit will generally be made available as follows, unless we exercise our right to hold: each deposit of up to \$1000 made at any ATM will be available the first business day after the date of deposit; each deposit of \$1000 or more made before 3pm local time at any ATM that is identified as a machine owned or operated by us will be made available the first business day after the date of deposit; each deposit of \$1000 or more at 3pm or later local time at any ATM that is identified as a machine owned or operated by us will be made available the second business day after the date of deposit; and, each deposit of \$1000 or more made at any ATM that is not identified as a machine owned or operated by us will be made available the fourth business day after the date of deposit.~~

14. ACCEPTANCE, CHARGEBACK, REVOCATION OF SETTLEMENT — The above policy and disclosure does not affect our right to (1) . . . ; (2) . . . ; and (3) revoke a credit when the Government exercises its right of reclamation for an electronic deposit; and, (4)

Consumer Membership and Account Agreement

2. INDIVIDUAL ACCOUNTS — An individual account is an account owned by one member (individual, corporation, partnership, trust or other organization) qualified for credit union membership. . . . If an Account Card indicates joint ownership, or some other active or beneficial account relationship(s) of the account but one or more sub-accounts ("suffixes") are identified as an IRA, Roth IRA, or Coverdell ESA, that sub-account is individually owned and for the benefit of and is the responsibility of the individuals identified on the supplemental documents specific to that sub-account.

3.b. We reserve the right to require written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners to act.

6. UNIFORM TRANSFERS/GIFTS TO MINORS ACCOUNT — A Uniform Transfers/Gifts to Minors Account (UTMA/UGMA) is an individual account created by a custodian who for deposits of funds of any grantor as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and barring a court order otherwise, is the only party entitled to make ~~deposits, withdrawals,~~ transact on, or close the account. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account unless we recognize a designated successor or until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawal.

22. TAXPAYER IDENTIFICATION NUMBERS AND BACKUP WITHHOLDING — Your failure to furnish the a-correct Taxpayer Identification Number (TIN) associated with the Account Name or meet other requirements may result in backup withholding and/or a penalty/our fee. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments. If you fail to provide your TIN, we may suspend ~~opening~~ your account.

Consumer Electronic Funds Transfer Agreement and Disclosure

1. g. [following replaces present content] **WebPay/MobilePay.** Refer to our separate disclosure and agreement.

4. FEES AND CHARGES — There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our current Fee Schedule that was provided to you at the time you applied for an account and/or requested these electronic services. . . .

6. c. Direct Deposit. If you have arranged to have a direct deposit made to your account ~~at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by viewing your account on WebTeller/ MobileTeller, by establishing an email or text alert, or by an inquiry using TextTeller or Touch Tone Teller at any time, or during our business hours, by calling (541) 672-9000. This does not apply to transactions occurring outside the United States.~~

Non-Consumer Membership & Account Agreement

5.1 Signers. Subject to our discretion, the parties named on the Account Card as Signers are vested with full authority to open and close accounts on behalf of the Member, add or remove Viewers on behalf of the Member and to transact any business of any nature on such accounts.

ELECTRONIC FUNDS TRANSFERS SUPPLEMENT

4.4 [following replaces present content] **WebPay/MobilePay.** Refer to our separate disclosure and agreement.

Wire Transfer Agreement

9. INTERNATIONAL WIRE TRANSFERS -- . . . All wires will be sent in U.S. Dollars and the Credit Union relies on the Member representation and agreement that any account to which funds are transferred is US Dollar-denominated. The Member explicitly represents that they are aware of and agrees to and the recipient bear any risk associated with exchange rates, taxes and fees imposed by or associated with any intermediary or recipient institution.

FACTS

WHAT DOES *CASCADE COMMUNITY FEDERAL CREDIT UNION* 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?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • name, address, Social Security Number, employment, income, debt, credit history and score • account number and transactions, balance, purchase, overdraft and payment history <p>When you are no longer our member, we continue to share your information as described below.</p>
How?	<p>All financial companies need to share customer's personal information to run their everyday business. In the section below, we list:</p> <ul style="list-style-type: none"> • the reasons financial companies can share their customer's personal information; • the reasons Cascade Community Federal Credit Union share member information; and, • whether you can limit this sharing.

Reasons we share your personal information	Do we share?	Can you limit our sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court order and legal investigations, or report to credit bureaus.	Yes	No
For our own marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	Yes	No
For any purpose of an affiliate or a non-affiliate	We have no affiliates; we have no non-affiliates	

What we do	
How does Cascade Community Federal Credit Union 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, secure files and buildings.
How does Cascade Community Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for membership, open an account, apply for a loan • Make account deposits or withdrawals or a wire transfer • Use an ATM, credit/debit card, WebTeller, or talk to us <p>We also collect your personal information from credit bureaus.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only certain information shared with an affiliate and/or non-affiliate. State laws and some companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or non-financial companies. <i>We have no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <i>We have no non-affiliates.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>We do this.</i>

Questions?	Call 541.672.9000 or 800.848.0618, go to www.CascadeCU.org , or email us at info@cascadecu.org
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