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Helping the members of Cyprus Credit Union secure their financial future.

# creditalk

Summer Edition  
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## Deposit Checks Using Your Phone

You can deposit personal checks safely and securely from anywhere you have access to a mobile device without having to visit a branch or ATM.

### Setting up and using Mobile Deposit is easy.

- Before you use the mobile app to make a check deposit you must authorize access through Home Banking.
- Log in to Home Banking and click Mobile Deposit Enrollment under Preferences.
- Read and Accept the Terms and Conditions. You will see a confirmation that you have enrolled in the Mobile Deposit service.
- You are now enrolled in Mobile Deposit. Log into Mobile Banking and you will see a Mobile Deposit link.



#### Android App



#### Apple App



# Your TRUSTED Mortgage Partner

## Free Appraisal with New Home Purchase

Loans on approved credit. Membership required – based on eligibility



Cyprus offers a wide range mortgage options to assist members in buying a home. Our programs cover every option from the first time buyer to a seasoned real estate investor.

**FHA Loans-** FHA (Federal Housing Administration) loans are the most common mortgage program used by first time buyers. This allows a buyer to put as little as 3.5% down on the home. FHA also allows for limited credit, lower credit scores and non occupant co-borrowers. This loan can also allow the seller to pay most of the buyer's loan closing costs. To see how much home you qualify for, make sure you speak with one of our Mortgage Advisor today.

**Conventional Fixed Rate Mortgage-** Cyprus offers a wide range of financing options for those who have decided to make the move to a larger home or find themselves needing to relocate. These programs require as little as 5% down payment.

**Investors-** With the many homes that are currently available on the market, now is a great time for real estate investors to add to their portfolios. Cyprus offers extremely competitive rates and programs to help experienced members invest in real estate.

**Utah Housing-** Utah Housing is a program sponsored by the state of Utah that allows certain borrowers to obtain a low fixed rate loan with no money out of pocket. There are specific income, credit and eligibility requirements to qualify for this product and it is specifically designed for first-time homebuyers.

**Refinance Loans-** Refinancing your current mortgage for a lower rate can save you money. The process is quick and easy and we'd be happy to review your current situation and suggest ways to streamline your expenses and reduce your monthly payments.

There are many reasons to consider a Mortgage Loan or Refinance Loan from Cyprus Credit Union. Maybe you are looking to buy a new home, consolidate your debt, do home improvements, or need some extra cash to pay for college tuition. No matter what the reason, we are here to educate you and focus on your needs so you can achieve your goals.

Visit [cypruscu.com](http://cypruscu.com) for a list of mortgage advisors who can answer your mortgage questions. Or call (801) 260-7600 option 5.

# Cyprus Members Support Ronald McDonald House

The Ronald McDonald house provides shelter and support for families of sick children receiving life-saving care in the Salt Lake area. Cyprus Credit Union wants to ensure that each and every family gets the help they need. In June, Cyprus made a donation of \$15,000 to The Ride For Life. Organized in 2006 by KUTV Channel 2 news anchor Mark Koelbel, this event invites motorcyclists from the greater Salt Lake area to raise money for a great cause.

This \$15,000 donation was raised by members through Cyprus Credit Union's annual skip a payment program. Thanks to your generosity, the Ronald McDonald House can provide a safe place for families to stay so they can focus on healing their child regardless of their ability to pay.

Each time you choose to skip a payment your generosity allows us to support organizations in our community that directly benefit you, your family, friends and neighbors.

We want to extend our most heartfelt thanks.



## Skip-a-Payment

Skip your next loan payment

In **Home Banking**, choose "Skip A Payment" under "Services" to see if you qualify and to make the skip.



## Credit Union Holidays

Cyprus Credit Union will be closed in observance of the following holidays:

Martin Luther King Jr. Day

Independence Day  
Saturday,  
July 4

Pioneer Day  
Friday,  
July 24

Labor Day  
Monday,  
September 7

# Current Cyprus Credit Union Privacy Policy

To view other disclosures and Cyprus Credit Union policies, please visit our website and search for "disclosures."

## Member Services

801/260-7600

800/929-7787

Phone Banking: 801/260-7999

Fax: 801/260-7611

Website [www.cypruscu.com](http://www.cypruscu.com)



| FACTS |   | WHAT DOES CYPRUS 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 depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Name, address, Social Security Number and income</li> <li>Account balances and payment history</li> <li>Account transactions and credit card or other debt</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> |  |
| How?  | All financial companies need to share customers' 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 Cyprus Credit Union chooses to share; and whether you can limit this sharing.  |  |

| Reasons we can share your personal information   | Does Cyprus Credit Union Share? | Can you limit this sharing? |
|--|---------------------------------|-----------------------------|
| <b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                             | No                          |
| <b>For our marketing purposes</b> —To offer our products and services to you   | Yes                             | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                             | No                          |
| <b>For our affiliates' everyday business purposes</b> —Information about your transactions and experiences   | Yes                             | No                          |
| <b>For our affiliates' everyday business purposes</b> —Information about your creditworthiness   | No                              | We do not share             |
| <b>For our affiliates to market to you</b>   | No                              | We do not share             |
| <b>For nonaffiliates to market to you</b>  | No                              | We do not share             |

**Questions?** Call (801) 260-7600, toll-free (800) 929-7787 or go to [www.cypruscu.com](http://www.cypruscu.com)

**Who we are**  
**Who is providing this notice?** Cyprus Credit Union

| What we do   |  |
|--|--|
| <b>How does Cyprus Credit Union protect my personal information?</b> | <p>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.</p> <p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. Cyprus Credit Union tests and assesses its information security measures, trains employee, and adopts upgrades and enhancements as necessary to protect your information.</p> |
| <b>How does Cyprus Credit Union collect my personal information?</b> | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>open an account or deposit/withdraw money</li> <li>pay your bills or apply for any service</li> <li>Provide us information on any online application or transaction, or information you send to us by email</li> <li>Use your credit or debit card(s)</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>  |
| <b>Why can't I limit all sharing?</b>                                | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>  |

| Definitions            |  |
|------------------------|--|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies.  |
| <b>Nonaffiliates</b>   | Companies not related by a common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>Cyprus Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>                           |
| <b>Joint Marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>Our joint marketing partners include investment, insurance and financial service providers.</li> </ul> |

**Other important information**  
Cyprus Federal Credit Union does business as Cyprus Credit Union. Cyprus Credit Union reserves the right to amend this Privacy Statement at any time. The most current copy of the privacy statement is available at [www.cypruscu.com](http://www.cypruscu.com).