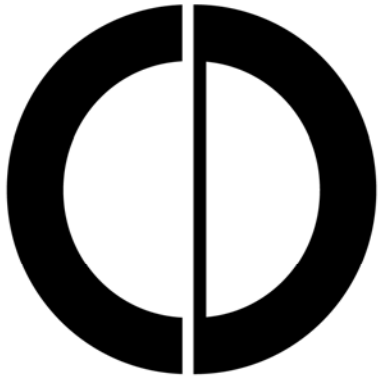


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and receive a
\$5 deposit to your account!*

Name of Ambassador who referred you:

*Must present this coupon at account opening or mention the name of the Ambassador who referred you. Maximum of \$5.00 paid out for one account only.

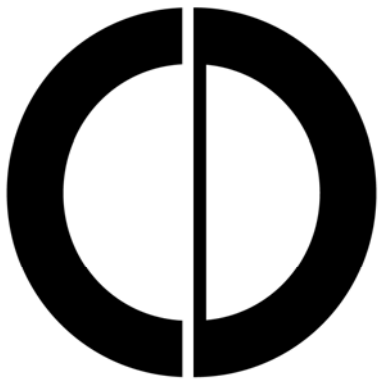


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Why Should I Join?

You'll enjoy low rates & fees, personal service and a family atmosphere!

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CD Federal Credit Union
1855 Second Street
Concord, CA 94519
925-825-0900



Brief list of products & services offered:

- | | | |
|--------------------------------|---------------------------------|-----------------------------|
| Savings Accounts | New & Used Vehicle Loans | Discount tickets to: |
| Checking Accounts | 1st & 2nd Mortgages | -Disneyland |
| Business Checking | Home Equity Line of Credit | -Discover Kingdom |
| Second Chance Checking | Student Loans & Lines of Credit | -Water World |
| ATM/Debit Cards | Multiple ATM Access | -Great America |
| Online Banking & Bill Pay | E-Statements | -Brenden Theatre |
| Money Market Accounts | Money Orders | -Universal Studios |
| Certificates of Deposit (CD's) | Cashier's Checks | Financial Planning Services |
| VISA Credit Cards | Notary Services | Direct Deposit |
| IRA's | Traveler's Checks/Gift Checks | Informative Seminars |

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