

January 2014

WEST DENVER COMMUNITY CREDIT UNION

3299 West Alameda Avenue, Denver, CO 80219 • 303-936-2299 • 800-397-3957

fax 303-935-4472 • www.wdccc.com



HOURS OF OPERATION

Monday - Friday
8:30 a.m. - 5:00 p.m.

DRIVE-UP HOURS

Monday - Friday
8:00 a.m. - 5:00 p.m.

Saturday
8:00 a.m. - 12:00 p.m.

HOLIDAY CLOSURES

Martin Luther King Jr. Day

Monday, January 20, 2014

President's Day

Monday, February 17, 2014

BEGIN YOUR JOURNEY TO FINANCIAL PEACE

The Seven Baby Steps
from daveramsey.com on 01 Aug 2009

It's a myth that only the rich can be debt-free. The truth is that anyone can become debt-free. True debt reduction is plain common sense and hard work.

Get out of debt the same way you learned to walk, one step at a time. Dave Ramsey has taught these principles to millions via radio, books, Financial Peace University, live events and online. Here are some tips to help you get started on the road to financial peace.

\$1,000 Emergency Fund

An emergency fund is for those unexpected events in life that you can't plan for: the loss of a job, an unexpected pregnancy, a faulty car transmission, and the list goes on and on. It's not a matter of if these events will happen; it's simply a matter of when they will happen.

This emergency fund will keep life's little Murphy's from turning into new debt while you work off the old debt. If a real emergency happens, you can handle it with

your emergency fund. No more borrowing. It's time to break the cycle of debt!

Pay off all debt using the Debt Snowball

List your debts, excluding the house, in order. The smallest balance should be your number one priority. Don't worry about interest rates unless two debts have similar payoffs. If that's the case, then list the higher interest rate debt first.

The point of the debt snowball is simply this: You need some quick wins in order to stay pumped up about getting out of debt! Paying off debt is not always about math. It's about motivation. Personal finance is 20% head knowledge and 80% behavior. When you start knocking off the easier debts, you will see results and you will stay motivated to dump your debt.

To read more about The Seven Baby Steps from Dave Ramsey visit daveramsey.com/new/baby-steps/.

SKIP YOUR JANUARY PAYMENTS!

It's not too late to put a little extra money in your pocket with our Skip-A-Payment program. Simply complete our Skip-A-Payment form, list up to two loans you would like to skip the payment on and authorize a \$35 fee for each loan payment skipped.

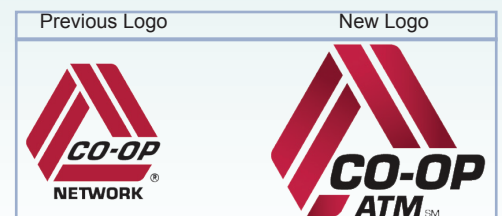
Please contact a Member Service Representative for more details. And remember, Skip-A-Payment forms must be received 15 days prior to your January payment due date.

DON'T PAY ATM FEES

Look for the NEW CO-OP logo at nearly 30,000 surcharge-free ATMs! Same great service, same great convenience. Just a different look.

The CU 'Swirl' is going away, but you will still be welcomed at ATMs coast to coast wherever you see the new CO-OP ATM logo. Find the nearest surcharge-free CO-OP ATM at:

- www.co-opnetwork.org
- Call 1-888-site-coop
- Text your location to 692667 (mycoop)



68TH ANNUAL MEETING

CAST YOUR VOTE

Part of the credit union difference is that you can actually make a difference. Every year since 1946, West Denver Community Credit Union has held an Annual Membership Meeting to allow members to exercise their membership right to help determine how their credit union is run and update members on the state of the credit union. As a member, you have a voice in the decision making process.

All West Denver Community Credit Union members are invited to attend our annual meeting on **Sunday, February 23, 2014**, to vote for new board members, to get to know your credit union board and staff, and win some fantastic prizes. Join us at **The Knights of Columbus, 4935 W. 1st Avenue, Denver, CO 80219** at **12:00 p.m.** and let your vote be counted.

CALL FOR BOARD & SUPERVISORY CANDIDATES

Serving as a volunteer on your credit union board of directors is a great way to participate in the democracy that makes us different and unique from other financial institutions. If you are interested in volunteering your time and expertise as a Board Member, send a letter of interest or your resume to our nominating committee at the address below by January 31, 2013.

West Denver Community CU
Attn: Nominating Committee
3299 W. Alameda Ave.
Denver, CO 80219

Your support is the key to our success, now and in the future.

MAKE YOUR TAX REFUND WORK FOR YOU!

To many taxpayers, a tax refund feels like lottery winnings and it just gets spent. Rather than spending your tax return, make the money work for you.

Open an Emergency Savings Account. You never know when you'll need extra money. By opening an WDCCU Savings or Money Market Account you will have the funds you need, when you need them.

Pay down credit card debt. Use your return to pay off or pay down your credit cards.

Save for retirement by investing your money into a traditional or Roth IRA. A WDCCU member services representative can help you get started with an IRA with as little as \$50.

The bottom line is, you have an opportunity to make your tax return work for you. Take this annual opportunity to better yourself financially. You'll be glad you did.



Auto Loan Rate Comparison

RATES START AS LOW AS:

West Denver:	2.50% APR New and Used
Bank of the West:	4.82% APR New and Used
Key Bank:	3.09% APR New 3.49% APR Used
Wells Fargo:	2.99% APR New 4.39% APR Used,
FirstBank:	7.07% APR New 7.65% APR Used

Rates advertised as of December 9, 2013, based on a 60 month term.

Loan Types & Rates

Annual Percentage Rate*

New and Used Auto:	2.50% up to 17.99%
New and Used Motorcycle:	4.25% up to 17.99%
ATV's, Boats, etc:	5.75% up to 17.99%
Recreational Vehicles:	5.80% up to 13.50%
Closed-end 1st Mortgage:	3.20% up to 10.50%
Closed-end 2nd Mortgage:	4.49% up to 10.99%
HELOC:	3.99% up to 11.99%
Unsecured Loans:	6.75% up to 18.00%
VISA Credit Card:	12.90%
Unsecured Line of Credit:	12.00%
Overdraft Protection:	14.00%

* Rates are based on your credit score and the term of the loan and may be higher than the quoted rate. Rates are subject to change.

Deposit Types & Rates

Annual Percentage Yield*

\$1,000 minimum:	6 months	0.150% APY
\$1,000 minimum:	1 yr.	0.300% APY
\$1,000 minimum:	2 yrs.	0.500% APY
\$1,000 minimum:	3 yrs.	0.750% APY
\$1,000 minimum:	5 yrs.	1.250% APY
\$5,000 minimum:	5 yr. Special	1.350% APY

* Starting rates & Rates are subject to change.

Deposit Cut-Off Time: For check clearing, the deposit cut-off time is 3:00 p.m., since we process checks at this time. Items clearing through an Automated Clearing House (ACH) clear each morning. Therefore, the deposit cut-off time to clear an ACH item is the previous business day at 5:00 pm.



THERE'S NO TIME LIKE THE PRESENT.

OPEN A WDCCU CHRISTMAS CLUB ACCOUNT TODAY!