



WEST DENVER COMMUNITY CREDIT UNION

3299 WEST ALAMEDA AVENUE DENVER, CO 80219 • (303) 936-2299

April 2011

INFORMATION

Phone:

(303) 936-2299
(800) 397-3957

Fax:

(303) 935-4472

Web:

www.wdccu.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 CLOSINGS

Memorial Day

Saturday, May 28, 2011
Monday, May 30, 2011

Independence Day

Saturday, July 2, 2011
Monday, July 4, 2011

65th Annual Meeting A Success!

The 65th Annual Meeting & Luncheon of West Denver Community Credit Union took place on Sunday, February 27th at the Knights of Columbus Hall. The business meeting started at 12:00 p.m. with West Denver's Chairman, Brian Thieme, welcoming over 50 members in attendance.

Congratulations to Ann Erickson who was re-elected to serve on the Board of Directors, and to Elaine Chavez, Rich Lopez and Jim Maestas who were re-elected to serve on the Supervisory Committee.

Members who attended were eligible to win cash prizes and a grand prize winner was selected at the end of the meeting. The lucky cash winners were: Joan Pfenning, Al Martinez and Kathy Maestas. The days grand prize winner was Jerry McAvoy, who won a 32" Flat Screen TV.

Thank you to all of our members, staff and volunteers for your continued support and for helping make this another successful year. We look forward to seeing you at next year's annual meeting.



(L-R) Chairman of the Board, Brian Thieme, our grand prize winner, Jerry McAvoy and Pat Price, Manager

Important Member Information...

FEDERAL REGULATION D REQUIREMENTS

Regular share/savings accounts fall under Reg. D Requirements, which limit the number of debit entries made to a savings account to six per month. The credit union will return ACH debit items presented for payment from savings as a Non-Transaction account, when transactions exceed six per month from savings, including transfers made from savings to checking to clear debit items. A \$25 non-sufficient funds fee will also apply.

INCREASE IN THE AUTOMATED AMOUNT TRANSFERRED FROM SAVINGS TO CHECKING

Currently, when there are insufficient funds in checking to clear an item presented for payment our computer system will automatically transfer available funds from savings to checking, in \$50 increments, to clear the item. Beginning April 1, 2011, this automatic transfer will increase from increments of \$50 per incident to increments of \$100 per incident.

If you have questions or would like more information contact a Member Services Representative.



RATE COMPARISONS - Some of the LOWEST Rates Members Will Find Anywhere!

(Rates advertised as of March 1, 2011, based on a 60 month term):	RATES START AS LOW AS:
West Denver Community Credit Union:	3.99% APR New and Used Autos
Bank of the West:	4.74% APR New and Used Autos
Key Bank:	4.89% APR New and Used Autos
Wells Fargo:	5.24% APR New and 6.99% Used Autos



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act



New Website Coming Soon!

West Denver Community CU will be launching their new website in April 2011. The new website will feature a new look and feel and an infrastructure that will support online applications, financial education and more.

“The new website was created for several reasons”, said Pat Price, President for WDCCU. “To provide better service & more information to our members, strengthen a popular delivery channel and provide convenient self-service tools.”

Roughly 70% of the U.S. population uses the internet on a regular basis. With this statistic in mind, WDCCU created a user-friendly website that offers online banking with access to shares, loans, credit cards and a convenient bill payment system and much more.

Be sure to check it out & let us know what you think!



We have a Loan to fit your needs!

Did you know that borrowing money is one of the best ways you can support West Denver Community Credit Union.

It's how we keep your money working locally; helping each other achieve our goals.

If you, or someone you know, is considering a loan, talk to us first.

5 Money Saving Tips

Regardless of how economists refer to this economy, recession or no recession, people are hurting financially. Unemployment, flat wages and rising costs for food and gas have many hurting. Check out these great money saving tips to help your family survive these tough times.

- When in the store, look high and low for deals, literally. Marketers know that eye-level is the place most people tend to shop, so they put the items with the highest margins right in front of you. Better deals are usually found on lower shelves.
- Going to the movies can be very expensive. So skip the theater and sign up for an online DVD rental service. No late fees, cheaper popcorn and no gas is used traveling to the theater.
- Check your vehicle's tire pressure each time you fill up. Things like under-inflated tires and dirty air filters can reduce your gas mileage. Pick up an inexpensive tire gauge and check the pressure while filling up.
- Put “found” money in a separate account. With any income above your normal earnings, put the amount in a separate checking or savings account and use the money to pay down debt, build up savings, or offset increased expenses. Overtime, tax refunds (and stimulus checks), gifts and similar windfalls will add up!
- Unload the trunk, and remove unused cargo racks. Added weight in the trunk reduces gas mileage, as does the added wind drag from an unused cargo rack.

Loan Types & Rates

	Annual Percentage Rate (APR)*	
New and Used Auto:	3.99%	up to 16.49%
New and Used Motorcycle:	6.49%	up to 18.75%
ATV's, Personal Watercraft, etc.:	9.99%	up to 18.00%
Recreational Vehicles:	6.80%	up to 13.50%
Closed-end 1st or 2nd Mortgage:	contact credit union for current rates	
Variable Rate, 1st or 2nd Mortgage:	contact credit union for current rates	

* Starting rates & Rates are subject to change

Deposit Types & Rates

	Annual Percentage Yield (APY)*	
\$1,000 minimum:	6 months	.40% APY
\$1,000 minimum:	1 yr.	.60% APY
\$1,000 minimum:	2 yrs.	.90% APY
\$1,000 minimum:	3 yrs.	1.15% APY
\$1,000 minimum:	5 yrs.	2.00% APY
\$10,000 minimum:	5 yr. Special	2.15% APY

* Starting rates & Rates are subject to change

Holiday Stocking Raffle Winner

Thank you to everyone who purchased Holiday Stocking Raffle tickets. All funds from the sale of tickets were donated to the St. Vincent de Paul Society - www.svdpcden.org.

And the winner was... Corine Sinaola. Corine should be familiar to most of you, especially if you have stopped by the credit union on a Saturday when she is working at the drive-through. One of our members pulled Corine's ticket from the pile of tickets for the drawing.

Congratulations to Corine and we hope you and your family had a very happy holiday season!

Be Aware - Phishing Scam

We are getting reports from members and non-members who are receiving an automated message stating that there is a problem with their West Denver Community CU account, and to press 1 to be connected to the security department. They are then asked for their 16 digit card number, expiration date, and pin number.

This is **NOT** a legitimate phone call from West Denver CCU or any other credit union, rather, an attempt by a third party to get your personal information. If you do get a phone call asking for your information please hang up immediately.

In the event that you do give out some of your personal information please call WDCCU immediately at (303) 936-2299 or toll free at (800) 397-3957.

And remember, West Denver, or any of our affiliates, will **NEVER** contact you for account information as we already have it.

Looking for an Auto Loan....

We've all seen the ads and commercials touting low, low auto rates. That's great if you qualify, fewer than 1 in 10 do, and if you're willing to live with the enormous, mortgage-sized monthly payment that those short-term notes require. Otherwise, you're out of luck.

Unless you come to West Denver Community Credit Union, where you can get an auto loan custom-made to fit your needs. With rates as low as 3.99% APR on new and used vehicles. And yes, we have extended terms.

So call or visit West Denver before you buy your next car. And get 100% satisfaction.

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 p.m.