



WDCCU

April 2014

# WEST DENVER COMMUNITY CREDIT UNION

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## 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

### Memorial Day

Saturday, May 24, 2014  
Monday, May 26, 2014

### Independence Day

Friday, July 4, 2014  
Saturday, July 5, 2014

## KEEPING YOURSELF SAFE

As vigilant as we are to keep track of our finances and protect ourselves, sometimes it is out of our hands. As we continue to watch the fall out from the recent retail store compromises, we want to remind you of some simple things you can do to help protect yourself.

### Order a copy of your credit report.

Visit [AnnualCreditReport.com](http://AnnualCreditReport.com). If you'd like to receive your free credit score visit [CreditKarma.com](http://CreditKarma.com).

### Monitor your accounts online.

Online banking allows you daily real-time access to all your transactions. To enroll, visit our website and click on First Time User in the Online Account Access box on the home page.

### Change your passwords.

Use unique passwords with a variety of character types (upper and lower case letters, numbers and non-alphanumeric characters). Your password should be at least eight characters long. Never base passwords on personal information or use the same password for multiple sites. It

is a good idea to change your password every 90 days and if a site allows, change your user name at least once per year. And NEVER put your passwords into your phone, computer or give them out.

### Don't give out personal information.

Never give personal identity or financial account information to anyone who calls, texts, emails you or knocks on your front door. Legitimate businesses will never contact you to solicit this information. If a business does ask you to confirm your identity it is usually done by asking for the last 4-digits of your social security number - NOT the whole number!

### Think your a victim?

If you think your identity or financial information has been compromised, visit the Federal Trade Commission's website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and do an "identity theft" search for instructions on what to do if you are the victim of identity theft.

## ANNUAL MEETING RECAP

A great time was had by all at our 2014 Annual Meeting. The setting of The Knights of Columbus in Denver once again provided for a great location.

We'd like to congratulate incumbent Ann Erickson, who was re-elected to the Board. We'd also like to congratulate Jim Maestas, who was re-elected to the Supervisory Committee and Barbara Sena and Gary Dawson, newly elected to the Supervisory Committee. There is still one open position on the Supervisory Committee. If you are interested in volunteering your time and talent contact us today!

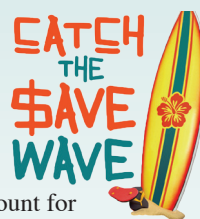
Thanks to all of our volunteers for their dedicated service to the credit union and the people of our community.

April is **National Credit Union Youth Month** and we're here to help you launch the youth in your life toward financial independence.

**Join.** Open a West Denver savings account for the each child in your family.

**Share.** Show children how you budget income and expenses. As their skills improve, challenge them to stick to a budget for back-to-school or holiday shopping.

**Coach.** Remind children to ask for help when they need it; and turn to your credit union when you want help.





# CAR BUYING TIPS

## HOW TO GET THE BEST CAR FOR YOUR BUDGET

Whether you are in the market for a new car or a used car, here are a few tips that can help you get the most for your money.

### DO YOUR HOMEWORK FIRST

Find out everything you can about the year, make, model, and market value of the car you are interested in before you go to the showroom or car lot. A salesperson's goal is always to maximize profit, not educate you about a car's safety, reliability or resale value.

### KNOW HOW MUCH CAR YOU CAN AFFORD

Instead of finding a car and then rearranging your budget to fit, let the amount of money you have available determine what kind of car you can afford. Your "available cash" is made up of three things:

1. Cash you have for a down payment.
2. Cash from a trade-in (this may be after paying off an existing loan).
3. The amount of "cash" your monthly payment will buy you. For example, if you can afford to pay \$200 a month for 48 months, you have \$9,600 "available cash."

Total all three and don't spend more to stay within your budget. This is your best defense against pushy salespeople or dealer "financial advisors" who may try to pressure you into making budget decisions that favor the dealer instead of you.

### DON'T PAY MORE THAN YOU HAVE TO

How much you ultimately pay for your car is often a function of the way you borrow money to make your purchase. Whether you have good credit or bad credit, there are ways to ensure you're not paying more than you have to. A pre-approval from West Denver Community Credit Union is a great way to find out what you can afford. When you go shopping you will be prepared to talk to a salesperson, instead of having a salesperson guide you towards a price range that maximizes their profit.

For more auto buying tips and financial advice, contact a Lending Officer today.



## Auto Loan Rate Comparison

RATES START AS LOW AS:

West Denver:	2.50% APR New and Used
Bank of the West:	4.49% 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:	6.75% APR New 7.25% APR Used

Rates advertised as of March 12, 2014, 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:	3.25% up to 17.99%
ATV's, Boats, etc:	5.75% up to 17.99%
Recreational Vehicles:	5.80% up to 13.50%
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.



Love...  
Rates as low as  
**2.50%** APR\*

\*APR - Annual Percentage Rate. Best rate may vary based on personal credit history and will be provided by WDCCU upon approval of a completed loan application.



Federally Insured By NCUA

