



WEST DENVER COMMUNITY CREDIT UNION

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

July 2011

INFORMATION

Phone:

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

Fax:

(303) 935-4472

Web:

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 CLOSINGS

Independence Day

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

Labor Day

Saturday, September 3, 2011
Monday, September 5, 2011



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



Important Member Notices

Effective September 1, 2011 Automated transfers to checking, from both savings and overdraft protection loans to clear items presented for payment, will increase from \$50 to \$100 per occurrence.

The law under which your credit union operates requires the Supervisory Committee to verify members' accounts periodically. The purpose of this notice is to verify your account balances as of June 30, 2011 as shown on the enclosed statement.

It is important that you compare these figures with your records. If the balances on the statement do not agree with the balances shown in your records, please report the differences in writing to the Supervisory Committee at the address listed below within 30 days.

Supervisory Committee, WDCCU
PO Box 19430
Denver, CO 80219



Keep Your Car. Trade in Your Payment. Receive \$100.

Here's the Deal

Simply switch your existing Auto Loan* to West Denver Community Credit Union, and we'll give you **\$100** on the spot. It's easy and it pays, so why not take advantage of this incredible limited time offer?

West Denver offers:

- Rates as low as **2.99% APR****
- Financing up to **120% Loan to Value*****
- **\$100** if you switch your auto loan to WDCCU
- Terms up to **63 months*****

Now you can love your car and your payment! But you must hurry - this is a limited time offer!

* Current WDCCU loans are not eligible to refinance under this offer. Members receive \$100 only if they switch their current auto loan to a WDCCU loan

**APR refers to Annual Percentage Rate. Rates are effective at the time of printing and subject to change. Your individual rate is based on your credit score and may be higher than the quoted rate.

Vehicle must be a 2007 model year or newer to qualify for 2.99% APR and is based on loan approval.

Vehicle 2005-2006, rates as low as 3.49% APR and is based on loan approval.

Vehicle 2001-2004, rates as low as 3.99% APR and is based on loan approval.

***Additional financing and longer terms are available at other incredibly low rates



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

(Rates advertised as of May 15, 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:	4.49% APR New and Used Autos
Key Bank:	4.72% APR New and Used Autos
Wells Fargo:	5.24% APR New and 5.99% APR Used Autos

Web Hunt 2011

Have you visited our website lately?

West Denver is proud to announce the release of our newly redesigned website. Updating our website, www.wdccu.com, has allowed for a more stylish look and feel, has improved navigation and provides enhanced education tools and applications. Whatever your question, our updated Website can help you find the answer!

And with that, we would like to invite you to participate in Web Hunt 2011!

HOW TO PLAY

The rules* are simple:

1. Read through the 5 questions you will have to answer.
2. Visit our website at www.wdccu.com and begin your search for the answers. Answers can be found throughout our Website on any page.
3. Once you have found all the answers, simply click on the [Contact Us tab](#) and enter your name, email address, Web Hunt in the Subject Line and put your answers in the Your Message area and click send.

The first 3 members to correctly answer all 5 questions will receive \$25.00. Answers and winners names will be published in the October newsletter. Good Luck and Let the Hunt Begin!

QUESTIONS

1. What are the four (4) ways you can apply for a loan at WDCCU?
 - a. In _____ or by _____
 - b. By _____
 - c. Through a _____
2. The "Where Member's Drive" link takes you to the Automotive Avenues web page. What are Automotive Avenues and WDCCU now offering? (12 words)
3. What do you get with CO-OP Network ATMs?
_____ - _____ to _____ CO-OP _____
4. Anytime Advisor provides interactive advice at anytime. What are 3 of the 6 warning signs your identity has been stolen?
 - 1.
 - 2.
 - 3.
5. What five (5) major "Money" topics can teens learn about using Guides to Independence?



*WDCCU Employees, Volunteers and their immediate families are not eligible to win prizes, but are always welcome to play along!

Dealing With Credit Card Debt

Consumer debt is a major problem for millions of people. If you've charged more than you can afford to repay in full, take action now to repay the balances. You can efficiently whittle your debt down with a simple five-point plan:

1. Total the amount you owe to all of your credit card accounts.
2. Rank the accounts by finance fees — the more you're being charged, the greater the priority.
3. Assess your overall finances to determine a set monthly sum that you can dedicate to debt repayment.
4. Pay the most to the account with the highest fees, and pay the minimum to the others. Once you've paid off the most expensive debt, shift your attention to the next most expensive account.
5. Suspend credit use during your structured repayment period! It doesn't make sense to add to the balances while you are trying to eliminate them.

Credit cards are tools, and you can use them to your advantage by charging only what you can afford to repay by the time the bill comes in. Make a commitment to spend within your means and regularly save for the future.

Your Money, Your Decision

When you feel in control of your finances, you're more likely to have a better outlook about day-to-day money management as well as future financial needs. West Denver provides tools to help you make smart decisions that can improve your quality of life.

Direct deposit and automatic transfer allow you to pay yourself first and deposit funds into your savings account painlessly.

Online banking gives you 24/7 access to your balance so you can keep close tabs on your funds, even when you're on the go.

Online bill payment makes it easy to set up and pay recurring bills so you never have to worry about late fees.

Interested in signing up for any of our online services? Call us at 303-936-2299 or 800-397-3957 or stop by and speak to a Member Service Representative today.

Loan Types & Rates

	Annual Percentage Rate (APR)*	
New and Used Auto:	3.99%	up to 18.00%
New and Used Motorcycle:	6.49%	up to 18.49%
ATV's, Personal Watercraft, etc.:	9.99%	up to 18.75%
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

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.