



April 2013

WEST DENVER COMMUNITY CREDIT UNION

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

fax 303-935-4472 • www.wdccu.com



**SKIPPING a payment
has never been more fun!**

Celebrate summer and take advantage of West Denver's Skip-A-Payment program during the months of June, July or August.

Simply fill out the Skip-A-Payment form below and return it 15 days prior to your payment due date to a Member Service Representative, Mail it to West Denver, 3299 West Alameda Ave., Denver, CO 80219, or Fax to 303-935-4472.

If you have any questions, please contact a Member Services Representative today.

This is simple...

1. List up to two loans you would like to skip the payment on
(*Excluding Real Estate, Home Equity, Payday, Overdraft loans & credit cards*);
2. Choose which month;
3. Authorize a \$35 fee for each loan, from an account or pay by check;
4. Make sure that a member on the loan signs the form.

Loan Account Number(s)* _____

Choose ONE month to skip your payment... June July August

My check is enclosed (*not eligible for fax*) Deduct from my: Savings Checking

Member (*print name*) Signature

*Account must be current and in good standing. Other loans may not be eligible if negative amortization will result. This waiver may not be used if the loan has had less than 6 consecutive payments made, is 6 months old, or if you have had an extension on the loan within the last 6 months. Please return this authorization to West Denver no later than fifteen days prior to your payment due date. By signing the form you understand the terms of this waiver. Skipped payment may reduce any GAP claim on insured loans. This offer is good until 8/31/2013.

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

Independence Day
Thursday, July 4, 2013

Labor Day
Saturday, August 31, 2013
Monday, September 2, 2013

Going Out of Town?

If you are planning on going out of town and plan on using your Visa® Credit Card or Visa® Debit Card for any purchases, please call the credit union so we can put an alert on your account so it does not get blocked.

Merchant Surcharge

Visa® and Mastercard® now allows merchants to pass along payment processing costs to consumers who pay with a credit card. This is not a fee charged by West Denver Community Credit Union.

What this means is that a merchant who chooses to exercise this new right could impose a surcharge, sometime referred to as a "checkout fee," that could increase your credit card purchase amounts. For more information visit www.knowyourcard.org.

Loan Payments

Do you have loans at other financial institutions? If so, give us a call to see if we can save you money on those loans. Who knows... One call could save you lots of money over the life of your loan and on your monthly payments. Call a loan specialist today or stop by the branch!

*All loans subject to approval.



Smart Ways to Use a Home Equity Loan

Consolidate debt: Have debt on several high-interest credit cards? A home equity loan can be used to consolidate your debt and help you pay off the amount more quickly. And, you don't need perfect credit to qualify for a home equity loan.

Build your dreams: If your home is in need of some TLC, a home equity loan can help! An update or addition can increase the value of your home at resale time.

Finance an education: Investing in your future, or the future of your college-bound teen, is certainly a smart financial decision. With college tuition costs escalating, using a home equity loan to pay for your student's education could be the smartest move you make.

Grow your business: Access to cash is a crucial step in starting your own business. Used wisely, a home equity loan can be a convenient source of seed money.

Be prepared: Your home equity loan can provide a hedge against employment uncertainty or catastrophic events. Medical treatments cost more than ever and even the well-insured can be hit with more than they can handle.

To learn more about the advantages of home equity loans or for current loan rates, speak to a Loan Specialist today!

TIME IS MONEY... PART 3

During the months of July, August and September you should...

Change Your Passwords. Changing your passwords should be done at least once a year and should not be taken lightly. Choose passwords that incorporate letters, special characters and numbers and are at least 8 characters in length. And never use personal information like birthdays, anniversaries, kids names and so on. That information is too easy to find!

Property Tax. Check your property base. If your current property tax bill is based on old valuations of your home, contact your local tax assessor, you may be paying too much.

Review or Prepare a Post-Mortem letter. If you were to die suddenly would your spouse be able to locate all of your assets and property? Preparing a post-mortem letter to your spouse allows you to spell out the location of your assets and property, along with the names of advisors, bank

account numbers and so on. Putting together this letter can help decrease some of the stress and anxiety your spouse will be feeling.

Request Personal Earnings and Benefit Estimate Statement from the Social Security Administration. This can be done by visiting www.socialsecurity.gov/myaccount. This statement will summarize your social security earnings history and provides an estimate of the benefits to which you are entitled. It's important to verify you have been credited for all of your earnings and this statement can also help in your retirement planning.

*http://www.accountantsite.com/partners/fp_cal-endar.asp

**All financial planning suggestions, ideas and dates are of general application. They may not apply to your particular situation. Therefore, professional guidance should be sought to help you to determine whether, how and when to implement any of these suggestions.



Auto Loan Rate Comparison

RATES START AS LOW AS:

West Denver:	2.50% APR New and Used
Bank of the West:	5.07% APR New and Used
Key Bank:	3.09% APR New 3.34% APR Used
Wells Fargo:	2.99% APR New 5.73% APR Used
FirstBank:	7.07% APR New 7.65% APR Used

Rates advertised as of June 10, 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. 1.25% APY
\$5,000 minimum:	5 yr. Special 1.35% 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.

LOOKING FOR A NEW SET OF WHEELS?

Great Rates as low as

2.50% APR*



*APR - Annual Percentage Rate. Rates are subject to change without notice. Loan rates listed are the lowest APRs available. Your actual rate is based on personal credit history.