



WEST DENVER COMMUNITY CREDIT UNION

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

October 2009

INFORMATION

Phone:
(303) 936-2299
or (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

Columbus Day
October 12, 2009

Veterans Day
November 11, 2009

Thanksgiving Day
November 26, 2009

Christmas Day
December 25, 2009

New Year's Day
January 1, 2010

EARLY CLOSURES

Christmas Eve at 1:00 p.m.
December 24, 2009

International Credit Union Day

Why 177 Million People Worldwide Choose Credit Unions

Do you remember why you chose West Denver Community Credit Union to be your financial services provider? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. We exist to serve our members, and that level of service remains high even during the toughest of times. Instead of issuing stock or paying dividends to outside shareholders, we provide value to you, our members, by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme *Your Money. Your Choice. Your Credit Union.* celebrates the advantages of credit union membership. At West Denver Community Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide. On October 15, we'll join credit unions, and their members, around the world to celebrate International Credit Union Day in recognition of the benefits we bring to our members.

Join us on October 15th for some coffee, cookies and cider to help celebrate the credit union difference.



Christmas Club Funds Available November 2

For those who have been saving all year for Christmas shopping, in a Christmas Club savings account, your funds will be available for withdrawal on November 2. Your Christmas savings will be transferred to your regular savings account within the first week of November. If you have a monthly deduction from savings or checking to your Christmas Club Account, please let us know if you would like to change the amount of the deduction at this time. Otherwise, your Christmas savings deduction will remain the same for the next year.



If you don't have a Christmas Club Account established, the process is simple to setup. This account allows you to make your own deposits or have funds transferred each month from another account held at the credit union. Your account will earn a competitive dividend rate as you build your balance. However, it's important to know that withdrawals are not allowed unless you close the account for the remainder of the year.

Talk to a West Denver Community CU representative about opening a Christmas Club Account today!

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

(Rates advertised as of September 8, 2009, based on a 60 month term):	RATES START AS LOW AS:
West Denver Community Credit Union:	5.49% APR New and Used Autos
Bank of the West:	6.20% APR New and Used Autos
Key Bank:	6.58% APR New and 6.83% APR Used Autos
Wells Fargo:	7.34% APR New and 7.59% APR Used Autos
FirstBank:	6.96% APR New and 7.51% APR Used Autos



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



New Year's Resolutions for 2010 that Save You Money!

With the new year fast approaching, you are probably thinking about your 2010 resolutions already. You may also be thinking about the economy, and its effects on you in the new year. So, why not focus on resolutions that aren't just good ideas, but will also save you money?



Pay a little extra on your mortgage. You'll save thousands in the new year. Paying \$100 extra a month on a 30-year, \$200k mortgage will save you \$63,308.63 over the life of the loan, and pay it off over 5 years early!

Reduce your credit card debt. You can save over \$700 if you transfer your card with a \$2,000 balance and an 18% interest rate to a different card with an 8.25% rate. Or, take advantage of one of those 0% transfers with a new card, and save even more.

Keep a budget, even if only for a week. It takes a lot of willpower to stick to strict budget, but could you do it for a week? If you track your expenses for just one week, you'll finally have some idea of where all that money is going. And, you might find a quick way to save.

Make sure your car is tuned up. Keeping up with maintenance and repairs and slowing down on the road will help improve your gas mileage and save you money.

Become a coupon clipper. Put in the time and effort...it's not as tedious as you might imagine and you'll save a ton of money.

Get started on a few small projects to make your home more energy-efficient. You could seal up your doors and windows with new weatherstripping, add more insulation to your attic, clean up your a/c condenser, install a programable thermostat or something as simple as switching out your old lightbulbs for compact fluorescent bulbs.

Eat out less. Restaurants are convenient, but they cost you. Try to eat out only once a week, and invest some time in learning how to cook quick and easy meals. You can start with the Food Network's quick and easy meal tips at www.foodnetwork.com/quick-and-easy

Cut your taxes. April will come sooner than you think... A really easy way to start earlier is to invest in a little help. If you feel like you can't afford a professional, at least purchase some software that can help find savings for you. www.taxact.com TaxAct and www.turbotax.intuit.com TurboTax both do a great job of pointing out opportunities to save money.

Review your Insurance Policies. Now is a great time to look at your homeowners, auto, and life insurance, and see if you need to make a change. You should check to see if you have too much coverage, consider combining your auto and home insurance, consider raising your deductible, or check out other money saving ideas for insurance.

16th Annual Christmas Stocking Raffle

Buy Raffle Tickets – Support a Charity

The holiday season brings with it West Denver Community Credit Union's annual Christmas stocking raffle. The oversized stocking contains more than \$100 worth of toys and games that will make any child squeal with delight on Christmas morning.

Tickets are \$1.00 each and we encourage you to purchase as many tickets as you can afford. Not only does this increase your chances of winning, but all proceeds go to St. Vincent De Paul Society who in turn helps those who might not even have a Christmas without the generosity of people like you, our members.

Five Holiday Shopping Tips on a Budget

With the holiday season here, use these pocketbook-friendly tips to enjoy gift giving without the shock to your budget in January.

Make a list of all the people you need to buy for. Include the dollar amounts per individual. If the grand total is more than you expected, consider cutting back.

Shop online. Some retailers offer free shipping. Besides avoiding the holiday rush, you may be able to take advantage of some great deals.

Stock up on presents in January. Take advantage of after-holiday discounts and clearance items for next year. Besides gifts, this also includes gift wrap and greeting cards.

Make personalized gifts. Get creative. Make baked goods, frame pictures or give coupons for services such as babysitting. There are also Web sites where you can make anything from customized T-shirts to calendars, which are a great way to use children's artwork.

Start grocery shopping early. If you are putting out your family's spread, buy non-perishable items on sale and prior to the big event. Take advantage of store brands, and stick to a list. This year, take note of what you use and what you don't, and next year, avoid any excess.



Loan Types & Rates

	Annual Percentage Rate (APR)*	
New and Used Auto:	5.49%	up to 16.25%
New and Used Motorcycle:	6.74%	up to 16.99%
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	

* Rates are subject to change

Deposit Types & Rates

	Annual Percentage Yield (APY)*	
\$1,000 minimum:	6 months	1.25% APY
	1 yr.	1.50% APY
	2 yrs.	2.00% APY
	3 yrs.	2.25% APY
	5 yrs.	3.00% APY
\$10,000 minimum:	5 yr. Special	3.05% APY

* 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.