



October 2012

# WEST DENVER COMMUNITY CREDIT UNION

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

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**Don't SKIP your holiday plans,  
SKIP your next payment!**

Before we know it the "spending season" will be upon us and West Denver would like to help. We invite you to take advantage of our new Skip-A-Payment program during the months of November, December, or January, helping you put a little extra money in your pocket.

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.

- 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 and dates the form.

Loan Account Number(s)\* \_\_\_\_\_

**Choose ONE month to skip your payment...**  November  December  January

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 1/31/2013.

## 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

**Columbus Day:** Monday, October 8, 2012

**Veterans Day:** Monday, November 12, 2012

**Thanksgiving:** Thursday, November 22, 2012

**Christmas:** December 24, 2012 closing at 1 pm  
Tuesday, December 25, 2012

**New Years:** December 31, 2012 closing at 1 pm  
Tuesday, January 1, 2013

## Attention Christmas Club Members

If you've been saving all year for Christmas shopping in your Christmas Club Account, your funds will be available for withdrawal on November 1.

If you have a monthly deduction from savings or checking into you 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. Happy Shopping!

## 19th Annual Christmas Stocking Raffle

The holidays bring with it West Denver'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 or you can purchase 6 tickets for \$5.00. 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 the 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.

Happy Holidays!



*We've Got the Holiday Cash You Need!*

Your holiday budget will stretch a little farther with a Holiday Loan from West Denver! Borrow as little as \$300 or as much as \$2,000 and have up to 12 months to repay. For more information contact a Loan Officer today!

## SAFE ONLINE SHOPPING TIPS

Do you shop online? If so, you need to take precautions to protect yourself from the hackers and identity thieves every time you make an online purchase. Don't let yourself become another victim of cybercrime this holiday season. Here are some expert tips from SecureWorks' Counter Threat UnitSM to stay safe when shopping online:

- Be wary of holiday gift cards and holiday coupon offers sent via email. These often have malicious links within the offer which lead to downloads of info-stealing Trojans or the hackers try to scam you out of your bank account information.
- When visiting your favorite online retailer to purchase gifts, be sure to type the actual Website address of the retailer into your browser. Do not follow links provided by email offers or pop up ads. Many times these are fraudulent sites made to look like the legitimate retail sites.
- When making online purchases, always use a credit card that limits your fraud liability. Avoid using debit cards to do online purchases when possible so as to limit your personal exposure to any possible fraudulent transactions.
- When making online purchases, always look at your Web browser for the https (as opposed to http) protocol that precedes a Web address. The "s" let's you know that the Web site is providing a layer of security for transmitting your personal information over the Internet.
- Be wary of unsolicited emails, even from senders that you know, that include links or attachments. Before clicking on links or attachments, ALWAYS verify that the correspondent sent you the email and enclosed link or attachment.
- Be wary of emails notifying you that your banking certificate or token is out of date and to download a new certificate or token. Before taking any action, verify with your financial institution by calling them on a number that is not provided in the email.
- Avoid using simple (weak) or default passwords for any online site.

<http://www.secureworks.com/research/newsletter/2008-12/>

## 6 TIPS TO SLASH YOUR ELECTRIC BILL

1. Install a Programmable Thermostat: They cost around \$50 but you will save you about 20% on heating and cooling.
2. Lower Water Heater from 140F to 120F: This small change can reduce your water heating bill by about 10%.
3. Set Washing Machine Temperature to Cold or Warm: Switching from hot water to cold or warm will make a significant impact over time.
4. Keep your Freezer Full: Any empty space makes your refrigerator work harder than it needs to. If you've got empty space, take empty 2 liter bottles and fill them 2/3 full with water and use them to fill in the gaps.
5. Use Lamps: instead of using overhead lighting use floor and table lamps. The light will be more centralized and will save you money over time.
6. Shut off Screen Saver: Any screen saver that shows an image does not save energy and it actually uses more energy than a blank screen.

[earth4energy.com](http://earth4energy.com)

## Auto Loan Rate Comparison

RATES START AS LOW AS:

West Denver:	2.50% APR New and Used
Bank of the West:	4.74% APR New and Used
Key Bank:	3.73% APR New 3.83% APR Used
Wells Fargo:	3.40% APR New 4.85% APR Used,
FirstBank:	6.75% APR New 7.25% APR Used (48 mo. max)

Rates advertised as of September 15, 2012, 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:	4.25% 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%

\* 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	0.20% APY
\$1,000 minimum: 1 yr.	0.35% APY
\$1,000 minimum: 2 yrs.	0.55% APY
\$1,000 minimum: 3 yrs.	0.80% APY
\$1,000 minimum: 5 yrs.	1.65% APY
\$10,000 minimum: 5 yr. Special	1.70% 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.



Federally Insured By NCUA

