



# WEST DENVER COMMUNITY CREDIT UNION

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

January 2011

## INFORMATION

### Phone:

(303) 936-2299  
(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

**Martin Luther King Jr. Day**  
January 17, 2011

**President's Day**  
February 21, 2011

## Please Join Us!

**Date:** Sunday, February 27, 2011

**Time:** 12:00 p.m.

**Location:** Knights of Columbus  
4935 W. 1st Avenue  
Denver, CO 80219

You're invited to attend West Denver Community Credit Union's Annual Meeting. Join us to learn about West Denver's accomplishments in 2010 and get actively involved in our future. You'll have the opportunity to visit with fellow members, meet the staff and be entered to win some fabulous prizes.

Interested in helping shape the future of West Denver Community Credit Union? Send us a letter of interest and/or your resume to our nominating committee at the address below by January 31, 2011.

West Denver Community Credit Union  
Attn. Nominating Committee  
3299 W. Alameda Ave.  
Denver, CO 80219

Your support is the key to our success, now and in the future.

## Getting a Tax Refund?



If you are getting a tax refund, now is the time to make wise use of what you receive from Uncle Sam:

- *Reduce Debt* - Make an extra credit card or mortgage payment
- *Pay Bills* - Pay property taxes or annual automobile insurance
- *Increase Savings* - Build your rainy day fund or contribute to your IRA
- *Help Others* - Donate to a charity that is near and dear to your heart (get a receipt for tax purposes).

If you decide to use your tax refund, you might even consider using your refund as security for a share secured loan. That way, you can use your refund and save it at the same time. Contact WDCCU for more details.

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

(Rates advertised as of December 1, 2010, 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:	4.74% APR New and Used Autos
Key Bank:	4.04% APR New and Used Autos
Wells Fargo:	5.99% APR New and 6.99% Used Autos



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



## 10 Rules for Successful Money Management

The start of a new year is a great time to organize your finances for a successful year. Always remember that the most important factor in using money wisely is not how much money you make...but how you use it! Here are 10 rules that can help you achieve financial success.

1. Arrange a family system for handling money and make certain that everyone in the family is involved and understands it.
2. Make a spending plan suited to your own income and needs. Don't try to follow others – a spending plan is a personal system to help you and your family.
3. Decide on your family's most important goals. Spend your money on things that will care for your family's welfare and happiness. Take a minute to decide how important it really is to you, and your family, before you make the final purchase.
4. Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
5. Include all of your income and expenses. It's usually easy for families to determine their income, but getting a grasp on expenses can be more challenging. Keeping receipts will help you track what you spend more accurately.
6. Make the entire family aware of the plan. If every family member understands the family goals, they will work harder to accomplish them.
7. Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount. Treat savings as a monthly bill.
8. Stick to your plan, but don't be afraid to alter your program if you think it needs improvement. Never give up! Be determined and succeed.
9. Review your plan once a month.
10. Hold family meetings to review the progress together.

And remember, saving for the holidays does not have to be difficult. Saving \$25 a week in our Christmas Club account will earn you over \$1,000 just in time for the holidays!



## Online Banking: Is it Safe?

With so much talk of identity theft today, you might be concerned about doing business with WDCCU online. Identity theft, however, is also a concern with traditional banking activities. For example:

- Your mailed bank statements, bills, etc. can be intercepted
- The use of an ATM can expose you to either physical theft or theft of your information such as your PIN
- If you pay your bills by paper check, you expose yourself to theft of your account number, as well as your phone number, which are often printed on the check

Online banking, on the other hand, is more secure in these ways:

- The nature of the process ensures that your business is done from the security of your home or office
- Since there is an ongoing awareness of identity theft, there has been a real focus on Internet and computer security
- The computers are protected by a firewall and Multiple Factor Authentication (MFA) of login information
- All data transfers use SSL transfer (Secure Sockets Layer—a cryptographic protocol providing secure communications on the Internet)
- You control access to your computer, whether it is at your home or office
- By logging off after completing a transaction, you break the connection with the host server

Yes, you need to be careful when banking online, but in today's world it may actually be more secure than traditional banking. Get set up for Online Banking by contacting a Member Services Representative today!

## Has your Contact Information Changed?



When was the last time you updated your information with the credit union? For your account security, it's important that we have your current information on file. We are asking you to contact us if you have had any information change, for example, beneficiaries and identifying information, current address, phone number, etc.

Please call us or stop by and speak with one of our staff to update your account information.

At West Denver Community Credit Union we are working hard to provide you with the best service possible.

## Loan Types & Rates

	Annual Percentage Rate (APR)*	
New and Used Auto:	3.99%	up to 16.29%
New and Used Motorcycle:	6.49%	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	

\* 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.	.65% APY
\$1,000 minimum:	2 yrs.	1.10% APY
\$1,000 minimum:	3 yrs.	1.40% APY
\$1,000 minimum:	5 yrs.	2.25% APY
\$10,000 minimum:	5 yr. Special	2.35% 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 p.m.