



# WEST DENVER COMMUNITY CREDIT UNION

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

January 2010

## 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

**Martin Luther King Jr. Day**  
January 18, 2010

**President's Day**  
February 15, 2010



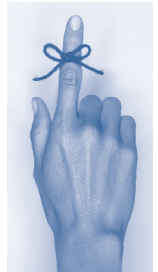
We Do Business in Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act



## Save the Date

### Annual Meeting Scheduled for February 28, 2010

**W**est Denver Community Credit Union's Annual Meeting is right around the corner and we want you to be there! All members are invited to attend this important credit union event on February 28, 2010 at 12:00 p.m. at the Knights of Columbus Hall located at 4935 W. 1st Ave. It's your chance to find out what West Denver CCU accomplished in 2009 and gives you the opportunity to get actively involved in your credit union's future.



Interested in helping shape WDCCU's future? As a Director you will have opportunities to work hand in hand with the Credit Union to help ensure WDCCU members receive the best products and services we can offer. Directors will have the opportunity to learn about the Credit Union industry and the experience and skills gained as a Director will aid in other community or professional endeavors in which you may participate.

If you or someone you know is interested in helping shape the future of WDCCU, send us a letter of interest and/or resume to our nominating committee at the address below by February 1, 2010.

West Denver Community CU  
Attn: Nominating Committee  
3299 W. Alameda Ave.  
Denver, CO 80219

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

## Get Organized for Tax Time

Whether you're doing your own tax return or having a professional do it, being organized will save you time and money.

**Review your previous return** - Note your deductions; they'll make a good starting point for this year's list.

**Gather receipts** - File tax-related receipts by categories such as real estate taxes or medical expenses. If you're missing important receipts, call the issuer and request replacements.

**Home repairs and improvements** - If you made energy-saving upgrades such as new windows, insulation or appliances, you may qualify for tax credits. Check with the IRS or your tax consultant.

**Charitable donations** - Be sure you have receipts for any donations, including cash or property.

It's important to get started now; you'll save yourself the panic that usually comes with last minute filing. And don't forget, you can also deposit your refund directly into your WDCCU account.



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

(Rates advertised as of November 16, 2009, based on a 60 month term):	RATES START AS LOW AS:
West Denver Community Credit Union:	5.75% APR New and Used Autos
Bank of the West:	5.99% APR New and Used Autos
Key Bank:	6.54% APR New and 6.83% APR Used Autos
Wells Fargo:	6.64% APR New and 6.89% APR Used Autos
FirstBank:	6.75% APR New and 7.25% APR Used Autos

## What to do if Your Identity is Stolen

Identity theft is the fastest growing crime in this country. By now, you've probably read a million articles on how to protect yourself against identity theft, but do you know what to do if you become a victim?

**Defend Yourself Against Identity Theft** as soon as you suspect it. If you are noticing bills aren't arriving as expected, you receive unexpected credit card or account statements, you are denied credit for no apparent reason or you receive calls or letters about purchases you did not make, your identity has probably been stolen.

The **first step** you should take is placing a **"Fraud Alert"** on your credit reports, and review the reports carefully. The alerts tell creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert:

**Equifax:** 1-800-525-6285  
**Experian:** 1-888-397-3742  
**TransUnion:** 1-800-680-7289

You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report too. Once you place the fraud alert in your file, you are entitled to order free copies of your credit reports. Look for inquires from companies you have not contacted, accounts you did not open, and debts on your accounts that you can't explain.

**Close Accounts.** Close any accounts that have been tampered with or established fraudulently.

- Call the security or fraud departments of each company where an account was opened or charged without your authorization.
- Use the ID Theft affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft i.e. dates, people you spoke to, what they said they would do for you, etc.

**File a police report** with your local police or the police in the community where the identity theft took place. Get a copy of the report to submit to your creditors and others that may require proof of the crime.

**Report the theft to the Federal Trade Commission (FTC).** The FTC maintains a database of ID theft cases used by law enforcement for investigations.

**Online:** [ftc.gov/idtheft](http://ftc.gov/idtheft)  
**By Phone:** 1-877-ID-Theft (438-4338) or TTY, 1-866-653-4261  
**By Mail:** Identity Theft Clearinghouse  
 Federal Trade Commission  
 Washington, DC 20580

And always remember, West Denver Community CU, or any of our affiliates, will **NEVER** call,



text or email you for your personal information, as we already have it! If for any reason the credit union does need to speak with you, we will clearly identify ourselves for your security and well being, and will **NEVER** ask for your account information. If you have any doubt as to who is contacting you, even if it is us, hang up and call us at 303-936-2299 or 800-397-3957.

## Notice to All Members... 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 CU we are working hard to provide you with the best service possible.

## Save for the Holidays All Year Long!

Credit card debt is the gift that keeps on taking, as well as after the holiday season. Following the New Year's celebration, the realization of how much debt you have accrued over the holidays sets in. But it doesn't have to be this way. Saving for the holidays is easier than you think with WDCCU's Christmas Club Account.

Our *Christmas Club Account* is an excellent way to save for the holidays with no minimum balance requirement. You can make your own monthly deposits or have funds transferred each month from a WDCCU account into your Christmas Club Account. Benefits of a Christmas Club Account include:

- Save all year for the holidays
- Eliminate the use of high interest rate credit cards to make gift purchases
- Avoid dipping into your regular savings account
- Account can be opened any time during the year
- Earns competitive dividend rate as you build your balance

Next year, relax and enjoy the holiday season without feeling the financial crunch. Start saving today!

For more information or to open Christmas Club Account, speak to a WDCCU Representative today!



## Loan Types & Rates

	Annual Percentage Rate (APR)*	
New and Used Auto:	5.75%	up to 16.75%
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	1.00% APY
\$1,000 minimum:	1 yr.	1.25% APY
\$1,000 minimum:	2 yrs.	1.50% APY
\$1,000 minimum:	3 yrs.	2.00% APY
\$1,000 minimum:	5 yrs.	2.75% APY
\$2,500 minimum:	15 mo. Special	2.00% APY
\$10,000 minimum:	5 yr. Special	2.85% 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.