



WDCCU

July 2012

# WEST DENVER COMMUNITY CREDIT UNION

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

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## HAPPY INDEPENDENCE DAY

DECLARE YOUR INDEPENDENCE OVER DEBT IN JULY

No fireworks will explode if you can pull off financial independence, but it sure will feel like it! How do you do it? Here is a simple plan to get you on the path to financial independence in 2012:

**Plan Your Future:** Create a financial plan as a guide for spending and saving based on your future goals.

**Estimate Available Income:** Determine total income by taking wages, pensions, public assistance, and investments minus deductions like all taxes, social security, and health insurance premiums. The total amount of money left after subtracting deductions from your total income equals your available income.

**Check Your Spending:** Identify your past spending patterns by reviewing cancelled checks, receipts, charge statements, and other records of expenses for the past couple months. This will make creating a budget easier.

**Prioritize Your Debts:** Debts that take first priority are the ones directly related to

your ability to survive, such as mortgages or other secured loans like auto loans. If you default on these kinds of loans, you can face foreclosure or repossession.

**Create a Budget:** A budget forces you to get your spending under control, to “live below your means,” which is exactly what you’ll need to do to start eliminating your debt.

**Use Cash:** Unless you pay off your entire balance every month, you are probably paying interest on new purchases from the date of the purchase. If you stop using your credit cards altogether, you will be able to reduce your debt more quickly.

**Review the Plan:** Make periodic evaluations every two to three months. Do not be surprised if in the beginning, actual expenses are quite different from estimated expenses.

By planning now, sticking to your goals and reviewing your progress, you should be able to ring in 2013, well down the path to financial independence.

## 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**  
Wednesday, July 4, 2012

**Labor Day**  
Saturday, September 1, 2012  
Monday, September 3, 2012

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

## SUMMER TIME IS HERE!

Are you prepared?

A Loan from West Denver  
can help you make repairs to your  
home or take a needed vacation.

See what West Denver can do for you!



## Over 28,000 Surcharge Free ATMs

As the summer kicks into high gear, don't forget, as a member of West Denver, you have access to over 28,000 Surcharge FREE ATMs across the country. West Denver is a partner with the CO-OP Network so you can withdraw money from your account as you please. Any ATM featuring the CO-OP logo is surcharge FREE to use.

### Find an ATM:

- Visit [www.wdccc.com](http://www.wdccc.com) & click on the “Find an ATM Machine Near You” button on the homepage
- Download CO-OP App to your iPhone
- Download CO-OP Locations to Your GPS
- Call 888.SITE.COOP for locations

For more information, visit [www.co-opnetwork.org](http://www.co-opnetwork.org).

# PRIVACY POLICY

Your West Denver Community Credit Union is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non public information from us as we conduct the business of the credit union.

If after reading this notice you have any questions, please contact us at (303) 936-2299 or write to:  
West Denver Community Credit Union  
3299 W. Alameda Ave.  
Denver, CO 80219

## Information We Collect About You

We collect non public personal information from you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

## Parties Who Receive Information From Us

We may disclose non public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, non-profit organizations, government agencies, payroll deduction-SEGs, auditors, and loan collection agencies.

## Disclosures of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing transactions and services that you request or authorize, so that we may provide members competitive products and services.

We may also disclose non public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or to protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## Disclosure of Information About Former Members

If you terminate your membership with West Denver Community Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

## How We Protect Your Information

We restrict access to non public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non public personal information.

## What Members Can Do to Help

West Denver Community Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with you card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and not have to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us, we are here to serve you.



## Auto Loan Rate Comparison

RATES START AS LOW AS:

West Denver:	2.50% APR New and Used
Bank of the West:	4.24% APR New and Used
Key Bank:	3.44% APR New 3.54% APR Used
Wells Fargo:	3.99% APR New 4.74% APR Used,
FirstBank:	6.75% APR New 7.25% APR Used

Rates advertised as of June 1, 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:	3.25% up to 17.99%
ATV's, Boats, etc:	7.75% 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%

\* 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 0.25% APY
\$1,000 minimum:	1 yr. 0.40% APY
\$1,000 minimum:	2 yrs. 0.60% APY
\$1,000 minimum:	3 yrs. 0.85% APY
\$1,000 minimum:	5 yrs. 1.70% APY
\$10,000 minimum:	5 yr. Special 1.75% 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

