



**NORTHWEST UNITED  
Federal Credit Union**  
*Colorado's Catholic Credit  
Union since 1954*

#### MAIN OFFICE

6320 Old Wadsworth Blvd.  
Arvada 80003

Monday, Tuesday, Thursday  
9AM-5PM  
Wednesday, Friday  
10AM-6:00PM

#### HOLY CROSS BRANCH

SE Corner/Parish Center  
9373 Wigham Street  
Thornton 80229

Monday, Thursday, Friday  
9AM-5PM  
Wednesday 9AM-1PM

#### IMMACULATE HEART OF MARY BRANCH

SW Corner/Parish Center  
11385 Grant Drive  
Northglenn 80233

Monday 11-5PM  
Tuesday 9AM-2PM  
Wednesday 2:30PM-6:30PM  
Thursday, Friday 9AM-1PM

**303.424.5037**

**www.nufcu.com**

#### HOLIDAY CLOSINGS

##### New Year's Day

January 1

##### Martin Luther King Jr. Day

January 20

##### Presidents Day

February 17



# E statements

*The Credit Union is making your life easier!*

NUFCU's new e-statement service, starting in early 2014, will be free and allow you to view your monthly account statements online. E-statements contain all the information you receive in your monthly mailed account statement. Switch to e-statements and you can:

- Stop filing and shredding
- View statements as soon as they are generated:  
days before paper statements
- Lower your risk of identity theft.

“Go Green” and be eco-friendly!

How does it work? On approximately the third business day of every month, you will receive an email letting you know that your e-statement has been posted. You can access your e-statements at any time through NUFCU's Online Banking or the link in your email statement notification.

*Please note that members **can not** receive both a paper statement and an e-statement. Watch for more information to follow on how to sign up for this convenient feature in early 2014.*



## Happy New Year!

We are proud to acknowledge the strength and support of our Members. The NUFCU Board of Directors, Supervisory Committee, Executive and Management Teams, and Staff wish you and your families a blessed 2014. We look forward to serving you in the year ahead.

**ASSETS \$76 MILLION 6,000 MEMBERS STRONG**



# VEHICLE LOANS

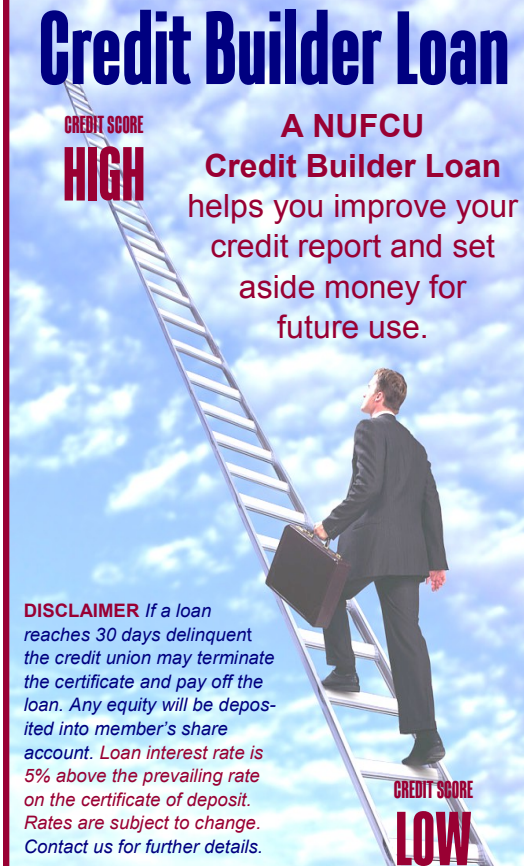
As low as **2.89** %APR\*

**DISCLOSURE:**  
 \*APR=Annual Percentage Rate, W.A.C. Your rates and the loan amount are based on your credit qualifications. Rates shown are the lowest possible; not everyone will qualify. The APR may be adjusted up or down based on the term of the loan, the loan to value and personal credit history. Rates subject to change and certain restrictions apply.

# Credit Builder Loan

**CREDIT SCORE HIGH**

**A NUFCU Credit Builder Loan** helps you improve your credit report and set aside money for future use.



**CREDIT SCORE LOW**

**DISCLAIMER** If a loan reaches 30 days delinquent the credit union may terminate the certificate and pay off the loan. Any equity will be deposited into member's share account. *Loan interest rate is 5% above the prevailing rate on the certificate of deposit. Rates are subject to change. Contact us for further details.*

## UNBEATABLE DEALS FROM YOUR CATHOLIC

**M**any of our members are not maximizing their financial resources because of misconceptions and unfamiliarity with the products and services provided by NUFCU.

Recently, a 40-year member applied for a new car loan to replace a station wagon with over 249,000 miles on the odometer.

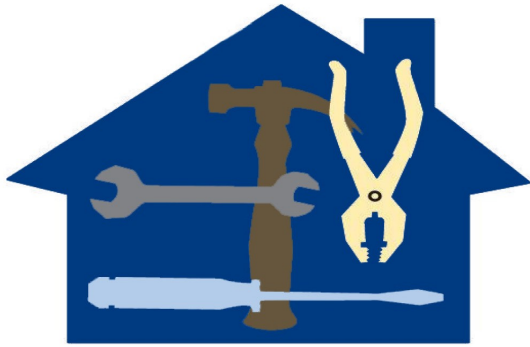
After looking through the loan application in detail, Toni Jones, our VP of Lending and Compliance, suggested another and better approach to suit this member's particular circumstances. She encouraged the member to apply

for a second mortgage to pay off outstanding bills and pay for a new car. The loan rate was excellent; all the bills were paid, and a new car was delivered before the big Arctic chill rolled in. Our member danced in the lobby, thanking everyone for their personalized help!

Our loan representatives are trained to review your entire financial situation and help you achieve optimal solutions for your particular needs.

**Call us or visit one of our three locations for personalized help and strategies to achieve healthy financial future in 2014!**





**DON'T MOVE  
IMPROVE**  
Home Equity Line of Credit  
AS LOW AS **3.49** %APR\*

## DISCLOSURE:

\*APR = Annual Percentage Rate, W.A.C. Rates shown are the lowest possible. Loans are subject to credit approval and underwriting criteria. Your rates and loan amount are based on your credit qualifications, not everyone will qualify. The APR may be adjusted up or down based on the term of the loan, the loan to value and personal credit history. Rates subject to change and certain restrictions apply. Contact the Credit Union for more details.

# LIC CREDIT UNION

*“My family and friends are thrilled that I have a new, reliable car and I’m no longer worried about high interest rates on monthly bills. The credit union is a one-stop shop to greater peace of mind.”*



**COLORADO'S  
CATHOLIC  
CREDIT UNION**  
Northwest United Federal Credit Union

Mortgages are like  
snowflakes...  
No two are alike.

Let us help you catch  
the right one.

CALL US ABOUT OUR NEW  
FIRST MORTGAGE RATES

**303.424.5037**  
WWW.NUFCU.COM



WE DO  
BUSINESS IN  
ACCORDANCE  
WITH THE  
FEDERAL FAIR  
HOUSING  
LAW AND  
EQUAL CREDIT  
OPPORTUNITY  
ACT



REGULATED  
BY THE  
DIVISION OF  
REAL ESTATE  
NMLS# 644618  
NMLS# 109995

10-YEAR  
FREEDOM  
LOANS

SECOND  
MORTGAGE  
LOANS



## MAXIMIZING IRAs

**I**t's tax season, which also means it's IRA SEASON. Have you maxed out your IRA/Roth IRA for the 2013 tax year? If not, it's not too late to do so. You have until April 15, 2014 to contribute to an IRA/Roth IRA for the 2013 tax year.

Will you have a tax liability for the 2013 tax year? Would you rather put money into an IRA that might lessen your tax burden? Are you getting a refund in 2013 and maybe use part of that to start a Roth IRA account?

If you are under the age of 50, each individual can contribute up to \$5,500 or 100% of earned income whichever is less, into an IRA or Roth IRA for the 2013 tax year. There is also a \$1,000 catch-up provision if you are 50 years old or older.

**James Wertz\*** with Goodwin Financial is available to assist you with your IRA or Roth IRA needs. Please call Mary Ann at the Credit Union Main Office, (303) 424-5037, to schedule an appointment. Let's get you started today!

\*Registered Representative. Securities offered through Cambridge Investment Research, Inc. a Broker/Dealer, Member FINRA/SIPC. Goodwin Financial Services, Inc. and Cambridge are not affiliated. Investments are not federally (FDIC/NCUA) insured, not bank or credit union insured, and may lose value

## CURRENT RATES

**EFFECTIVE DATE: November 1, 2013**

### LOANS

	Rates starting as low as
<b>New Vehicles</b> - Cars, Trucks	2.89% APR*
<b>Used Vehicles</b> - Cars, Trucks	2.89% APR*
RV's	4.50% APR*
Motorcycles	4.50% APR*
Signature Loans (Unsecured)	
6 Months	6.49% APR*
12 Months	6.99% APR*
24 Months	7.24% APR*
36 Months	7.49% APR*
48 Months	7.74% APR*
60 Months	7.99% APR*
Second Mortgages—5 year fixed rate	3.49% APR*
6 year fixed rate	3.64% APR*
7 year fixed rate	3.69% APR*
8 year fixed rate	3.76% APR*
9 year fixed rate	3.79% APR*
10 year fixed rate	3.84% APR*
11 year fixed rate	3.80% APR*
12 year fixed rate	3.99% APR*
Certificate Secured—Variable Rate	1.75% over Certificate Rate
Visa Credit Card—Classic Program (with annual fee)	11.95% APR*
Gold Program (with annual fee)	5.70% APR*
Home Equity Line of Credit—Variable rate	3.49% APR*
INTEREST ONLY—Home Equity Line of Credit—Variable rate	5.25% APR*
First Mortgages—For current rates please call 303-424-5037	

**\*APR=Annual Percentage Rate.**

Your rate and loan amount are based on your credit qualifications. Rates shown are the lowest rates possible—not everyone will qualify. The APR may be adjusted up or down based on the term of the loan, the loan to value rates and personal credit history. Rates subject to change. Interest only loan—5 year variable rate loan. Certain restrictions apply, see a credit union representative for more details. **Rates as of 11/1/2013**

### SAVINGS

	Rate	APY*
Regular Share Savings	0.025%	0.025%
IRA Shares	0.025%	0.025%
Christmas Club Savings	0.050%	0.050%
<b>Yield Plus (Money Market Fund) Projected Rate</b>		
\$2,500 Minimum	0.025%	0.025%
\$5,000 Minimum	0.050%	0.050%
<b>Money Market Checking Projected Rate</b>		
\$0-\$4999	0.050%	0.050%
\$5000-\$19,999	0.100%	0.100%
\$20,000-\$49,999	0.150%	0.150%
\$50,000+	0.200%	0.200%
<b>IRA &amp; Share Certificates</b>		
6-11 months	0.250%	0.250%
12-23 months	0.350%	0.350%
24-35 months	0.550%	0.550%
36-47 months	0.750%	0.750%
48-59 months	1.000%	1.100%
60-months	1.250%	1.260%

**\*APY=Annual Percentage Yield.**

Rates are subject to change daily. The minimum certificate purchased is \$500.00 for Regular Certificates, Roth IRA and Traditional IRA Certificates. An additional \$100.00 must be maintained in the Regular Share account or the IRA Share Account during the entire term of the certificate. Dividends on all regular and IRA certificates are compounded within the certificate each month. The early withdrawal penalty for certificates of one year or less original maturity is all earned dividends up to a maximum of 3 months earnings. For certificates with original maturities longer than one year, the early withdrawal penalty is all dividends earned to a maximum of 6 months earnings. **Rates as of 11/1/2013**