



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

60 YEARS • 1954-2014



NUFCU News

SUMMER 2014

MAIN OFFICE

6320 Olde Wadsworth Blvd
Arvada 80003

Mon, Tues, Thurs
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
Wed 2:30PM-6:30PM
Thurs, Fri 9AM-1PM

303.424.5037

www.nufcu.com

HOLIDAY CLOSING

Independence Day
July 4



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

60th Anniversary Annual Meeting



*A look back in time to the
first business meeting of our
Credit Union in 1954*

2014 marks an important milestone for Northwest United Federal Credit Union. This year we celebrate 60 years of service to our members. This anniversary gives us an opportunity to thank all of those that came before us who helped build the solid, prospering financial institution the Credit Union is today. The Credit Union has been blessed to have quality, enthusiastic and intelligent volunteers from our founding members in 1954, to those who currently serve. To each and every one of you we say "Thank You." The future looks very good for the Credit Union. We continue to work closely with the Catholic Community to create a Credit Union that not only delivers financial services but does it in a way that is in line with our Catholic Values. Know that your Credit Union is here for you and that we will do everything possible to remain your trusted financial partner.

Justin H. Dickson
NUFCU President/CEO

More than 125 members and guests enjoyed food, drinks and prizes as they gathered with the NUFCU Board and Supervisory Committee members along with staff on April 10th.



*ABOVE: Founding members Emil & Irene Gimeno
(Emil is seated second from the right in the photo at the
top of the page)*

BELOW: Members gather for the Annual Meeting



ASSETS \$79 MILLION

6,000 MEMBERS

2014 Foundation Scholarship Winners



Upper Left:

EVELIN MOJICA, Holy Trinity

Middle Left:

MADELINE LOWREY, Shrine of St. Anne

Lower Left:

HANNAH GRACE SEAMAN, St. Bernadette

Upper Right:

AVERY ELIZABETH TELLAM, Nativity of Our Lord

Lower Right:

ANTHONY SCERBO, Sts. Peter and Paul

Hannah Grace Seaman will attend Bishop Machebeuf High School. All the other winners will attend Holy Family High School.

The Northwest United Federal Credit Union Scholarship Fund is supported by our Annual Golf Tournament as well as the generous donations of our members, parishes, friends in the community and local businesses.

All five of these extraordinary students have hopes and dreams for their high school education, as demonstrated in their essays *Why a Catholic Education is Important to Me*. These young students each received a **Northwest United Scholarship award of \$2,000** to attend the Catholic High School of their choice in the Archdiocese of Denver.

Wait for it...wait for it...wait FORE it!

7TH ANNUAL
Charity Golf Tournament
BENEFITING THE
Northwest United Scholarship Foundation
Thursday, August 21, 2014
6:30 AM Registration
7:30 AM Shotgun Start
Willis Case Golf Course
4999 Vrain Street | Denver, CO



Northwest United
Scholarship Foundation

For information and reservations, contact
Mary Ann Lombardi at
303.424.5037 ext 160
 or maryannl@nufcu.com

Not a golfer and still want to help?
 Consider a donation to the
 Northwest United Scholarship Foundation.
 For more information, contact
Toni Jones at **303.424.5037 ext 122**
 or tonij@nufcu.com

IN LOVING MEMORY



BOB TINUCCI served more than 30 years as a member and Chairman on the Board of Directors for the Credit Union. He also was very involved with several Credit Unions within the Denver Metro area, as well as instrumental in establishing the Colorado Credit Union League—now known as the Mountain West Credit Union Association.

MARY WARNER served on the first Supervisory Committee and later served on the Credit Committee. She dedicated 50 years of faithful service to the Credit Union. **WILLIAM (Bill) WARNER** was an organizing member of Shrine of St. Anne's Credit Union in October 1954.

CURRENT RATES

EFFECTIVE DATE: June 11, 2014

LOANS

	<i>Rates starting as low as</i>
New Vehicles - Cars, Trucks	2.89% APR*
Used Vehicles - 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	3.99% APR*
6 year fixed rate	4.14% APR*
7 year fixed rate	4.19% APR*
8 year fixed rate	4.24% APR*
9 year fixed rate	4.29% APR*
10 year fixed rate	4.34% APR*
11 year fixed rate	4.39% APR*
12 year fixed rate	4.49% 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	3.75% 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 06/11/2014*

SAVINGS

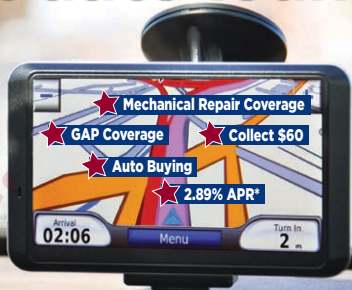
	Rate	APY*
Regular Share Savings	0.025%	0.025%
IRA Shares	0.025%	0.025%
Christmas Club Savings	0.050%	0.050%
Yield Plus (Money Market Fund) Projected Rate		
\$2,500 Minimum	0.025%	0.025%
\$5,000 Minimum	0.050%	0.050%
Money Market Checking Projected Rate		
\$0-\$4999	0.050%	0.050%
\$5000-\$19,999	0.100%	0.100%
\$20,000-\$49,999	0.150%	0.150%
\$50,000+	0.200%	0.200%
IRA & Share Certificates		
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 6/11/2014*

We put auto loan savings on the map.

"YOU HAVE
ARRIVED AT YOUR
DESTINATION"



DISCLOSURE:

*To qualify, you must refinance an Auto Loan between 06/01/2014 - 12/31/2014. Member must mention promotion code Refi14. The \$60 incentive will be automatically deposited into your NUFCU Savings account. Incentive is subject to a 60 day period pending verification and will be reported as dividend income; any federal, state and local taxes are the sole responsibility of the member. APR = Annual Percentage Rate. Offer valid for new and used vehicles. Offer valid for refinance from another lender. Offer not valid for recreational vehicles or vehicles used for business purposes. Terms not to exceed 84 months. Other offers or discounts DO NOT apply. Rate dependent upon credit score. Membership required.

★ Auto Loans as low as 2.89% APR* New and Used

✓ Directions from A to B

1. Start out with a great auto loan from **NUFCU** with **RATES AS LOW AS 2.89% APR***.
2. Head straight to **AUTOTREK** - Take a test drive and **receive \$25**. Upon purchase, you will get **your choice of a \$100 gas card or 3 years of roadside assistance!**
3. Get **GAP COVERAGE** - if a loss occurs, GAP insurance pays the difference between the actual cash value of the vehicle and the outstanding balance on the loan.
4. Add **MECHANICAL REPAIR COVERAGE (MRC)** - to assist with the expense of auto repairs. MRC keeps your vehicle running beyond the term of the manufacturer's warranty.
5. **YOU HAVE ARRIVED.** Apply today by calling **303.424.5037** or online at **www.nufcu.com**.

★ **The Perfect Auto Buying Experience.** And, a nice low auto loan rate. . .not to mention **you pocket an extra \$60*** when you finance an existing loan from another lender.

Get Your Home Loan
FIXED UP!



10 years, **15** years, **20** years or **30** years. . .
no matter how long you're planning on staying in
your home, **we have a home loan designed
just for you!**

Can we FIX you up?

If you're purchasing or refinancing from another
lender, **pocket an extra \$100***
(mention Home14).

DISCLOSURE:

*To qualify, you must refinance a Home Loan between 6/1/2014 - 12/31/14. Member must mention promotion code Home14 for the \$100 incentive. This will be automatically deposited into your NUFCU Savings account. Incentive is subject to a 60-day period pending verification and will be reported as dividend income; any federal, state and local taxes are the sole responsibility of the member. Offer valid for refinance from another lender. Other offers or discounts DO NOT apply. All loans are subject to approved credit and loan-to-value requirements. Membership required.

Call: 303.424.5037 Apply online at: www.nufcu.com/NUFCU_loans
or **Come by one of our 3 convenient locations Today!**

NUFCU
Business
Partners

Automotive
Avenues™

JAMES WERTZ
Cash Flow Management
& Financial Planning

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AutoTrek