



NUFCU *News*

THIRD QUARTER (FALL) 2014

Celebrations

- **TRICK OR TREAT**
Friday, October 31 at all locations
- **GIVING TREE TAGS**
Pick up tags in the Arvada Lobby
December 1-12
- **SANTA PARTIES**
Holy Cross: December 12
from 3-5PM
Main Office: December 19
from 3-6PM

Holiday Closings (or closing early)

- **VETERAN'S DAY**
Tuesday, November 11
- **THANKSGIVING**
Thursday, November 27
- **CHRISTMAS EVE**
Main Branch will close at 2PM
Wednesday, December 24
- **CHRISTMAS DAY**
Thursday, December 25
- **NEW YEAR'S EVE**
Main Branch will close at 2PM
Wednesday, December 31
- **NEW YEAR'S DAY**
Thursday, January 1



COLORADO'S
CATHOLIC
CREDIT UNION
Northwest United Federal Credit Union

60 YEARS • 1954-2014

www.nufcu.com

Dear Members,

As 2014 starts winding down, I would like to take a moment to reflect on this past year as it marked an important milestone for the Credit Union. We celebrated 60 years of service to our members and the Catholic Community. The Anniversary gives us the opportunity to thank all of those that have come before us and made the Credit Union what it is today.

The Credit Union was started in 1954 by the Parishioners of the Shrine of Saint Anne Parish. It was an alternative to Banks that did not always have the same values as the Catholic Community and often took advantage of those that were most in need. Working at the Credit Union for the past 16 years, I have been blessed to hear a multitude of stories, most of them are about how the Credit Union was there to help when no one else was.

In the beginning, the Credit Union conducted business in the Church parking lot and offered simple products. Today, the Credit Union has evolved to serve more than 5,000 Members and partners with 11 parishes and 5 Catholic Schools. We have products ranging from savings accounts to small business loans and everything in between. I am most proud of our commitment to the Catholic Community. It is still much the same as it was in the early years. We are committed to delivering services that unite your faith and your finances.

While large banks have their place in our society, they do not always understand and represent our values the way a local Church centered Credit Union does. I ask that if you have not been involved in the Credit Union to give us a chance to show you what it means to be a part of an organization that cares. If you are a member of the Credit Union, thank you for supporting not just the Credit Union, but our Catholic Community.

Thank you, and may God bless you and your family,

Justin H. Dickson
President/CEO

Northwest United Scholarship Foundation 7th Annual Golf Tournament

This year's tournament was hosted at Willis Case Golf Course on Thursday, August 21st. More than 100 players attended and \$15,000 was raised for the Catholic High School Scholarship Program. We appreciate everyone who participated! A special thanks to those on the NUFCU Golf Committee, as well as those on our Board of Directors, and Supervisory Committee who made the tournament such a GREAT success!

A big Thank You to our sponsors! (listed on page 2).

If you were unable to attend this year's tournament, feel free to make a **YEAR-END DONATION** to the Northwest United Scholarship Foundation. Contact us at 303.424.5037. All monetary gifts must be made by December 31, 2014.



Winners: (left to right, back) Randy Petrilli and James Wertz; (left to right, front) Matt Goodwin and Harry Goodwin



Thank you to our sponsors who made our 7th Annual Charity Golf Tournament a success!

TOURNAMENT SPONSORS



St. Mark Catholic Church

OTHER SPONSORS



LF Insurance Group



Service. Speed. Success.



CURRENT RATES

Effective Date: September 30, 2014

LOANS

		Rates starting as low as
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 09/30/2014.

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 09/30/2014.



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

MAIN BRANCH

6320 Old Wadsworth Blvd.
Arvada, CO 80003
Mon., Tues., Thurs. – 9AM-5PM
Wed., Fri. – 10AM-6PM

HOLY CROSS BRANCH

SE Corner/Parish Center
9373 Wigham Street
Thornton, CO 80229
Mon., Thurs., Fri. – 9AM-5PM
Wed. – 9AM-1PM

303.424.5037

IMMACULATE HEART OF MARY BRANCH

SW Corner/Parish Center
11385 Grant Drive
Northglenn, CO 80233
Mon. – 11-5PM • Tues. – 9AM-2PM
Wed. – 2:30PM-6:30PM
Thurs., Fri. – 9AM-1PM

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