



NUFCU

FOURTH QUARTER (WINTER) 2014

News

Holiday Closings

(or closing early)

- **BIRTHDAY OF MARTIN LUTHER KING, JR.**
Monday, January 19
- **PRESIDENT'S DAY**
Monday, February 16

The Time is Right

When it comes to our members, we want the best. That is why we will go to any height for you.

We are happy to announce that we will be making major improvements to our **Online Banking and Bill Pay Systems** — to better fulfill our member's needs, and to rise to the needs of ever changing technology — slated for **2015**.

For more information and updates, please visit our website at www.nufcu.com.



COLORADO'S
CATHOLIC
CREDIT UNION
Northwest United Federal Credit Union

60 YEARS • 1954-2014

www.nufcu.com

Ring Out 2014 with a Smile

By Toni Jones, VP of Lending and Compliance

As this holiday season comes to a close, we would like to take this time to share a heartwarming, empowering, and **inspiring story** which embodies **our** credit union philosophy of people-helping-people.

We reached out to one of our long-standing members, who became delinquent on a mortgage loan, to discuss the circumstances. At the time, this member was struggling financially and asked us if we could refinance the loan to a lower payment. Our lending team researched all scenarios, but were unable to get to a payment low enough to fit the circumstances. As this member fell further and further behind, it became apparent that the member could not get the loan current; the credit union would have to foreclose on the loan. This was a very stressful time, not only for the member, but the credit union as well; this was a "family" home where children were raised.

The member was going through a tough time. They had strong ties to the credit union, and did not want the credit union to take a loss. The member had equity in the home, and previously tried to sell it — to no avail. The equity turned out to be a blessing. The credit union was able to offer the member a deed in lieu, which enabled the member to voluntarily transfer ownership of the home to the credit union avoiding a costly foreclosure. This was finalized just before Christmas 2013 which allowed the family time to celebrate the holidays.

On the final day, when the keys were exchanged, it was sad and emotional, but the member was gracious and thankful for the help the credit union gave. This member no longer had to worry about making the payments, or the stress of what to do next.

With a few small repairs, the credit union was able to sell the home. After paying all of the expenses associated with the sale of the home, we were able to return a substantial amount back to the member. This scenario **IS NOT** an everyday occurrence for a financial institution. Most institutions would not have returned the equity to the member. However, because we are an organization that has high moral standards and who looks out for the best interest of our members, it is this type of situation that confirms our continued commitment of being good stewards to our membership. It was the **RIGHT** thing to do. We feel that this story encompasses our philosophy of people-helping-people but also demonstrates **OUR OWN CATHOLIC VALUES**.

The valued member has re-established credit, and are getting their financial life back on track. We hope they experienced a much Merrier Christmas for 2014.

May God bless you and your family in 2015!

LET'S STAY IN TOUCH!

Please take a moment to make sure that we have your correct mailing address, phone number and email address on file so we can contact you with important information about your account or other events within the credit union.

You can update your information by:

- Calling us at 303.424.5037
- Mailing us at **NUFCU**, 6320 Olde Wadsworth Blvd., Arvada, CO 80003 or
- Emailing us at memberservices@nufcu.com

Love your
Family and Friends?

Share
Your Credit Union!

Just call, click or come by! Or better yet, bring them in to one of our branches and show them what they've been missing!

Why share?

You're a NUFCU member and you enjoy **personalized service, our convenient locations, nearly 30,000 surcharge-free ATMs, and great rates.** Doesn't it make sense to share those with your family and friends? **Why not play matchmaker and introduce us?**

CURRENT RATES

Effective Date: January 1, 2015

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 01/01/2015.**

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	1.250%	1.260%
60-months	1.500%	1.510%

*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 01/01/2015.



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MAIN BRANCH

6320 Olde 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