



# NUFCU News

FIRST QUARTER 2015



## YOU ARE INVITED

Northwest United Federal Credit Union

and

Goodwin Financial Services

*cordially invite you to*

**Gain Tips to Help You Maximize Your Retirement Income & Learn When to Start Collecting Social Security Benefits**

Join us on

**April 14, 2015**

at

**St. Mark Catholic Church**

3141 W. 96th Ave., Westminster

**Time: 6 - 8 PM**

*Reservations required – space is limited.*

*Food and drink will be provided.*

### INTRODUCTIONS:

**James Wertz**

Investment Advisor, Goodwin Financial Services

**Be Your Own Advocate! Don't Make the \$600,000 Mistake\***

*presented by:*

**Michael W. Speer**

President/CEO, Speer Wealth Management, Inc.

To RSVP, please contact Mary Ann Eggleston at [maryannl@nufcu.com](mailto:maryannl@nufcu.com) or 303.424.5037, ext. 160.

\*REGISTERED REPRESENTATIVE, SECURITIES OFFERED THROUGH CAMBRIDGE INVESTMENT RESEARCH, INC. A BROKER/DEALER, MEMBER FINRA/SIPC. ADVISORY SERVICES OFFERED THROUGH CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC., A REGISTERED INVESTMENT ADVISOR. GOODWIN FINANCIAL SERVICES, INC., SPEER WEALTH MANAGEMENT INC. AND CAMBRIDGE ARE NOT AFFILIATED. INVESTMENTS ARE NOT FEDERALLY (FDIC/NCUA) INSURED, NOT BANK OR CREDIT UNION INSURED, AND MAY LOSE VALUE.

*Holiday Closings*  
(or closing early)

### MEMORIAL DAY

Monday, May 25



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

[www.nufcu.com](http://www.nufcu.com)

## Important Information with Regards to the Holy Cross Branch

Dear Valued Members:

We are constantly striving for ways to be the financial institution of choice for Catholic families, schools, charities and most importantly parishes. It is our mission to serve the Catholic Community by *uniting* faith and finances in a way that is consistent with the teaching of the Catholic Church. Northwest United Federal Credit Union is a not-for-profit institution owned by its Members for their exclusive benefit, which enables us to offer a full range of financial services at lower loan rates, higher dividends, and lower fees.

To ensure that we are good stewards of our owners/members assets, we constantly endeavor to use our resources wisely, make sound decisions, and run our operations as efficiently as possible. That is why effective April 30, 2015, Northwest United Federal Credit Union will make the difficult, but necessary decision to consolidate the Holy Cross Branch into the Immaculate Heart of Mary (IHM) branch; thus, no longer offering services out of the branch located within the Holy Cross Parish in Thornton. These changes will not affect your relationship with the Credit Union. You will still receive the same, fast, friendly service that you have been accustomed to at the Holy Cross branch. We are committed to remain active with Holy Cross by continuing our financial support, volunteering efforts and participation in parish events.

By combining the two branches, that are just over four miles apart, it will allow us to expand the hours that the IHM branch is open including weekend hours. We believe the expanded hours will be more convenient for members of both parishes. In addition, it will allow us to pursue our goal of serving Catholics in other areas of the Archdiocese of Denver.

Finally, I want to say thank you to the staff and the parishioners of Holy Cross Church. It has been an honor and a blessing to serve such a dynamic parish.

If you have any questions, please contact us.

In Christ,

*Justin H. Dickson*

Justin H. Dickson

President/CEO

## IHM Branch Hours

starting May 1st

Monday	9:30AM-5PM
Tuesday	9:30AM-5PM
Wednesday	NOON-6PM
Thursday	9:30AM-5PM
Friday	9:30AM-5PM
Saturday	9AM-NOON

## REMINDER Important information with regards to the printed newsletter

In an effort to be more efficient and reduce costs, the newsletter is moving to an electronic format. For the **Third Quarter 2015** edition, the newsletter will be e-mailed to those members with an e-mail address on file. If you do not have an e-mail address on file, you can view it by visiting [www.nufcu.com](http://www.nufcu.com). On the left side, click on Resource Center and then Newsletters.

If you are interested in staying up-to-date with the printed version of the newsletter, please contact Keri Rupp, VP Marketing at 303.424.5037, ext. 142 with your name and address information or email her at [kerir@nufcu.com](mailto:kerir@nufcu.com).



# Use eStatements for a Chance to Win an Apple iPad Mini™

Enjoy the security, timeliness, and convenience of receiving your statements electronically.

**Sign up for eStatements** before **May 31, 2015**, and you'll be **entered** for a **chance to win**.

**Switch Today!** It's simple. Just login to Home Banking, select "eStatements" and follow the instructions on the screen.

**Not enrolled in Home Banking?** Select "Home Banking" on the website and follow the instructions on the screen. Once you are enrolled, you can sign up for eStatements.

**Already have eStatements?** Great! You're **automatically entered for a chance to win**.

Go to **www.nufcu.com** for more details.



## CURRENT RATES

Effective Date: April 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 04/01/2015.**

### SAVINGS

	Rate	APY*
Regular Share Savings	0.025%	0.025%
IRA Shares	0.025%	0.025%
Christmas Club Savings	0.050%	0.050%
<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	1.250%	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 04/01/2015.**



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

**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