



## Holiday Closings

(or closing early)

- **INDEPENDENCE DAY**  
Saturday, July 4
- **LABOR DAY**  
Monday, September 7

## Attention Members: Please Check the Accuracy of Your June Statements

The federal law, under which Northwest United Federal Credit Union operates, requires the Supervisory Committee to verify members' account periodically.

The purpose of this notice is to verify the accuracy of your account balances. This verification covers all deposit and loan accounts, including credit card and mortgage balances, as shown on your statements as of June 2015.

It is important that you compare figures on these statements with your records. If the balances do not agree with the balances shown in your records, please report the differences immediately to:

Northwest United Federal Credit Union  
Attention: Supervisory Committee  
PO Box 809  
Arvada, CO 80001-0809

Unless you report any difference within 10 days upon receipt of receiving your statement, the balances shown will be considered correct.

If you have any questions, please contact us at 303.424.5037 or [memberservices@nufcu.com](mailto:memberservices@nufcu.com).



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

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

## Annual Meeting Recap

More than 60 members attended the Annual Meeting on March 23rd, as well as our business partners: James Wertz of Goodwin Financial Services and representatives from AutoTrek. Those present enjoyed a nice dinner, and attended to the necessary business of the evening while many door prizes of cash and gifts were given out to lucky winners.

The Business meeting included elections for the Board of Directors. We extend congratulations to incumbents: Peter Doane, Jim Haberer and Bill Martinez. We also thank them, and all of our volunteers who serve on the Board of Directors and Supervisory Committee.

As Northwest United Federal Credit Union (NUFCU) prepares to begin our 61st year of service, we would like to thank you for your membership and support. We had a great year in 2014 and as we look ahead to another year together; your NUFCU staff wants to thank you for choosing us as your financial partner. We value serving you and finding ways to meet the growing needs of our fellowship.

### 144 Players. 18 Holes. 1 Cause.

**BENEFITING THE**

**Northwest United Scholarship Foundation**

**JOIN US FOR OUR**

## 8th Annual Charity Golf Tournament

**Friday, August 14, 2015**

**6:30 AM Registration**

**7:30 AM Shotgun Start**

**Hyland Hills Golf Course**

9650 N. Sheridan Blvd. | Westminster, CO



**For more information, reservations  
or donation inquiries, contact**

**Mary Ann Eggleston at  
303.424.5037 ext 160  
or [maryannl@nufcu.com](mailto:maryannl@nufcu.com)**

# Foundation Scholarship Winners

In 2007, the Credit Union founded the Northwest United Scholarship Foundation to provide annual scholarships for 8th graders to attend a Catholic high school. To date we have awarded more than \$60,000 to deserving students at our partner schools. The winners each received a scholarship in the amount of \$2,000. Congratulations!



Nativity of Our Lord Catholic School  
**Brett Closson**



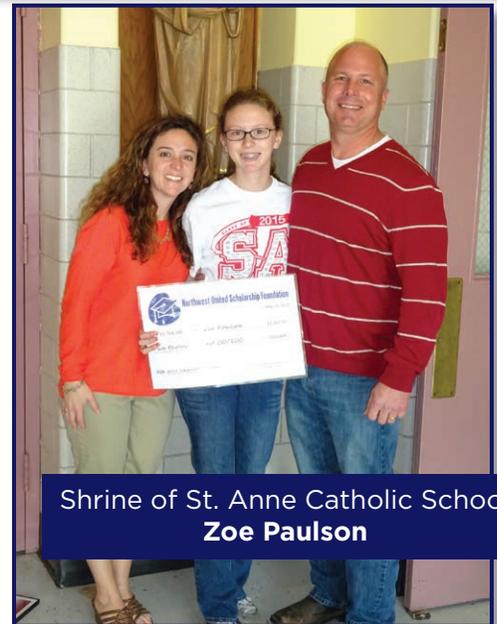
Saints Peter & Paul Catholic School  
**Francesca Maturo**



St. Bernadette Catholic School  
**Chelsea Perez**



Holy Trinity Catholic School  
**Alondra Mojica**



Shrine of St. Anne Catholic School  
**Zoe Paulson**



St. Louis Catholic School  
**Wolfie Knapek**

# Did You Know?

The Credit Union is a proud sponsor of JPII Outdoor Lab program which makes it possible for youth to experience a deeper relationship with God, themselves, others and creation through environmental education and leadership activities. We made it possible for the students at St. Bernadette Catholic School to attend Outdoor Lab and appreciate the Thank You notes that we received!

Dear Credit Union,

Thank you for paying 50% of the money for our trip. This has really benefited my catholic education and attitude. Thanks again!

Sincerely,  
St. Bernadette  
6th grade

Dear Credit Union,

Thank you for paying 50% so I could go to Outdoor Lab. I really appreciate it. That was really kind.

Thank you,  
Olivia

Dear Credit Union,

Thank you for giving 50% of the money for our trip. I really appreciate it. Thank you ☺ God Bless.

Sincerely,  
Amelia Carrells  
6th grade

Dear Credit Union,

Thank you for paying 50% so everyone in my class could go to the Confirmation retreat. I appreciate that you are generous to pay for my class. You are very nice. Thanks for your donation.

Sincerely,  
Ciara Leal

6th grade  
St. Bernadette

## 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).

# Share Your Story With Us

## CONTEST

The contest that asks you to show us how **your life** has been **positively affected** by your credit union.

Whether you've been a member for over 20 years or just recently joined, we'd love for you to share your photos and stories with us. And **you could win** your choice of a **\$300 VISA Gift Card** or a **\$300 monetary donation** to the non-profit/cause of your choice!

Go to [www.nufcu.com](http://www.nufcu.com) for all the details.



*Bringing Catholic Values to Financial Services*



# Are You Ready for a Whole New Experience?

We are working tirelessly to create a better, more advanced **Online Banking and Bill Pay System** to rise to the ever changing needs of our members and technology. Watch for a **fresh look** and **access to all of the same convenient services** in a **user-friendly way** coming Summer 2015.



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

*Bringing Catholic Values to Financial Services*

## CURRENT RATES

Effective Date: July 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 07/01/2015.**

### 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 07/01/2015.**



**MAIN BRANCH:** 6320 Olde Wadsworth Blvd., Arvada, CO 80003

**Hours:** Mon., Tues., Thurs. – 9AM-5PM • Wed., Fri. – 10AM-6PM

**IMMACULATE HEART OF MARY BRANCH:** SW Corner/Parish Center • 11385 Grant Drive, Northglenn, CO 80233

**Hours:** Mon., Tues., Thurs., Fri. – 9:30AM-5PM • Wed. – NOON-6PM • Sat. – 9AM-NOON

**303.424.5037**