



NUFCU News

THIRD QUARTER 2015

Celebrations

■ TRICK OR TREAT

Main Branch: Fri., October 30

IHM Branch: Sat., October 31

■ GIVING TREE TAGS

Pick up tags in the Arvada Lobby
November 30 – December 18

■ SANTA PARTIES

IHM Branch: Fri., December 11, 3-5PM

Main Branch: Fri., December 18, 3-6PM

Holiday Closings (or closing early)

■ VETERAN'S DAY

Both Branches closed: Wed., November 11

■ THANKSGIVING

Both Branches closed: Thurs., November 26
& Fri., November 27

■ CHRISTMAS EVE

Thurs., December 24

Main Branch hours: 9AM-1PM

IHM Branch hours: 9:30AM-1:30PM

■ CHRISTMAS

Both Branches closed: Fri., December 25

IHM Branch closed: Sat., December 26

■ NEW YEAR'S EVE

Thurs., December 31

Main Branch hours: 9AM-1PM

IHM Branch hours: 9:30AM-1:30PM

■ NEW YEAR'S

Both Branches closed: Fri., January 1

IHM Branch closed: Sat., January 2



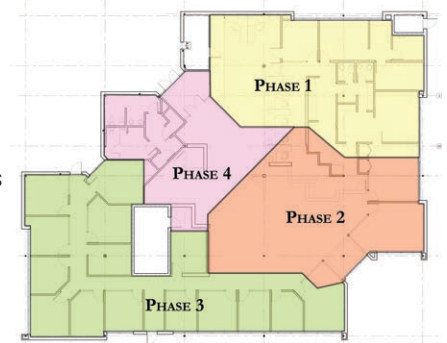
www.nufcu.com

"There is an appointed time for everything"

— Ecclesiastes 3:1

I chose the above scripture to quote because it fits both the history and the future of our Credit Union. In the more than 60 years that the Credit Union has provided services, the leadership has understood that change is necessary. They also realize that while change is necessary, it comes with the responsibility of maintaining those values that have built the foundation on which we stand today.

In the upcoming months you will start to see changes within the Credit Union including a full remodel of our Arvada Location. Construction has begun, but we will be keeping the branch open and accessible throughout the process. We hope to have this completed in February 2016. The building was built in 1984, and in need of repair and modifications. We appreciate your patience and understanding during this construction and renovation project!



Mobile banking will be available in 2016. According to the U.S. Federal Reserve, 87% of adults have a mobile phone, 61% of which are smartphones. Those smartphone users have at least tried mobile banking and a vast majority use online banking. Our goal is to continue to rise to the ever-changing needs of our members and technology by providing another level of convenience for our members.

During 2015, we also took on the journey of making sure that we never forget our Catholic roots and who we are. We have always been proud of our name and our affiliation with Catholic parishes, families, education and organizations. The long standing affiliation has been guiding us to carefully look at our current name and logo and determine if it represents our Catholic roots and differentiate us from our competition.

You are the source of our strength and the secret to our success. We understand that change can sometimes be a bit scary, but we promise that the level of service you have come to expect from us will only improve as we implement these exciting changes. Please visit our website at www.nufcu.com for updated information as these changes take place.

We built this Credit Union on our faith in God and the loyalty of our members like you. We appreciate your continuing support as we transform our organization into one that never stops finding ways to unite your faith and finances.

In Christ,

Justin H. Dickson
Justin Dickson
President/CEO

Northwest United Scholarship Foundation 8th Annual Golf Tournament

This year's tournament was hosted at Hyland Hills Golf Course on **Friday, August 14th**. More than 100 players attended and almost \$17,000 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!

Thank you to our sponsors!

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, 2015**.



Winners: (left to right) Sean Theorine, Fred Wallace, Scott Morehead, Cole Wakeman



Thank you to our sponsors who made our
8th Annual Charity Golf Tournament
a success!



Meet Our New Branch Supervisor



Northwest United Federal Credit Union is very pleased to announce that **Debbi Mortus** has been appointed Branch Supervisor of the Immaculate Heart of Mary Branch.

As a long time parishioner of Immaculate Heart of

Mary, Debbi brings more than 20 years experience in customer service and administration, as well as in the financial services industry. In addition, Debbi and her family are heavily involved within the parish, including volunteering as coordinators of the Usher Ministry and are members of the coordination team for Journey Days. Her husband is a Knights of Columbus member, Council 7502, and her family was recently selected as Family-of-the-Year for the Council.

Debbi looks forward to meeting you, so please feel free to stop by the branch and say hello!

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

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

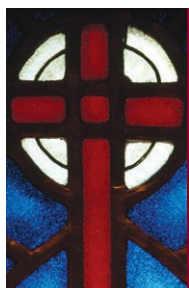
Sign up for eStatements before **November 30, 2015**, and you'll be entered for a chance to win.

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

Not enrolled in Online Banking? Select "Online 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.



Merry Christmas!

Skip Your December Loan Payment

This is the time of year when a little **EXTRA cash can go a long way!** By participating in this program, you can skip your NUFUCU DECEMBER loan payment **for a low Transaction fee of \$15 per loan** (excludes First Mortgage Real Estate Loans and VISA Credit Cards).

Simply choose the loan(s) you'd like to skip and we will take care of the rest. Please note: interest will continue to accrue on your loan(s) during December.

- A NUFUCU Skip-A-Payment will not be deducted or withdrawn from Direct Deposit or ACH.
- Indicate on this coupon which loan(s) you want to skip in December 2015 (regular payments resume in January).
- Skip-A-Payment with NUFUCU Homebanking Internet Bill Pay requires you to change your Bill Payment scheduler.

Skipping your December Loan Payment is easy!

Just complete this coupon, and mail or fax to us, or drop off at any branch. Don't delay!

This coupon MUST be received by the Credit Union before November 30, 2015.

Date	Day Phone
Member's Name (Please Print)	Evening Phone
Member's Signature	Loan Number(s) to Skip Payment On
Joint Signature	Account Number to Pay Transaction Fee(s) From
Mail to NUFUCU, 6320 Olde Wadsworth Blvd., Arvada CO 80003, fax to 303.422.0116 or drop off at any of our offices.	
Contact our Loan Department for more information or if you have questions at 303.424.5037 or loans@nufcu.com .	

All coupons must be filled out completely! Your loan(s) must have six (6) months on time payment history to qualify, and you must be a NUFUCU member in good standing. This offer is valid on all loans EXCEPT First Mortgage Real Estate Loans and VISA Credit Cards. Interest will continue to accrue on your loan(s). NUFUCU reserves the right to refuse any Skip-A-Payment request. Use of the coupon is a deferral which effectively extends the repayment of debt. Payments made through direct deposit will not be deducted or withdrawn from a debiting financial institution.

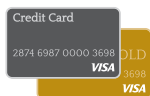
THIS COUPON EXPIRES NOVEMBER 30, 2105

We offer a **Variety of Loan Products** to **Meet Your Needs**



Auto Loans*

See us before you seal the deal.



Credit Cards*

Living in a time when you have so many plastic card choices to choose from, it's nice to know that we can help you find the right card to help with those unexpected expenses.



Home Equity Line-of-Credit (HELOC)*

Put your home's equity to use to make repairs, improvements or other bigger expenses you may have.



Personal Loans*

Can be used for almost anything you want or for whatever you need!

Talk to Us Today!

Call: 303.424.5037

Click: www.nufcu.com

or **Come by** one of our convenient locations.



*With approved credit; certain restrictions may apply.

CURRENT RATES

Effective Date: October 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 10/01/2015.**

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 10/01/2015.



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

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