



## Holiday Closings

(or closing early)

- **BIRTHDAY OF MARTIN LUTHER KING, JR.**  
Monday, January 18
- **PRESIDENT'S DAY**  
Monday, February 15

### NOTICE TO ALL MEMBERS OF NORTHWEST UNITED FEDERAL CREDIT UNION CHARTER # 9810 ARVADA, CO

The Federal law, under which Northwest United Federal Credit Union (NUFCU) operates, requires the Supervisory Committee to verify members' accounts periodically. This verifies the accuracy of your account balances and covers all deposits and loan accounts, including credit card and mortgage balances, as shown on your statements as of: **December 31, 2015. It's important that you compare figures on these statements with your records.** If the balances do not agree with the balances shown in your records, report the differences immediately to: **NUFCU SUPERVISORY COMMITTEE, PO BOX 809, ARVADA, CO 80001-0809.** Unless you report any differences within **10 days**, the balances shown on your statements will be considered correct.

*NUFCU Supervisory Committee*



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

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

## Renovation Update

Construction of Phase II of the Arvada Branch continues. We anticipate the overall renovation to be completed in Spring 2016.

### Renovation Frequently Asked Questions:

**Q: Why does NUFCU need these renovations?**

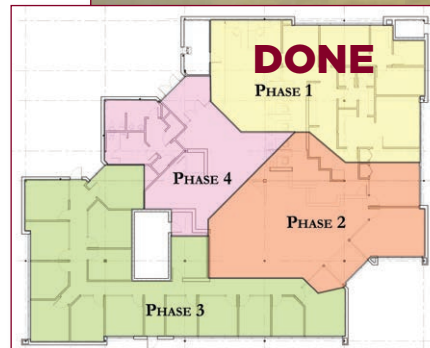
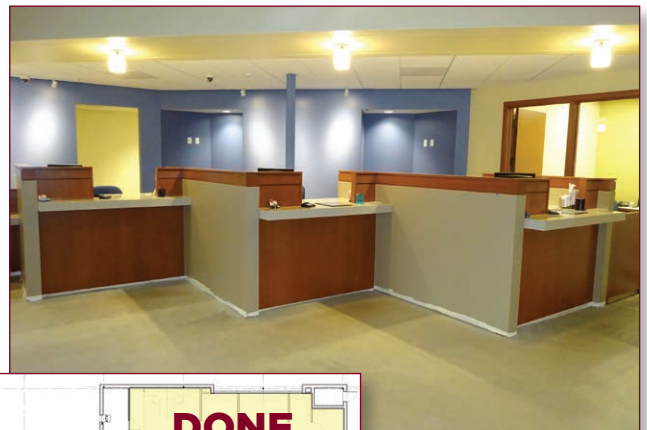
**A:** The building was built in 1984. We are modifying some of the existing space, updating the look, and adding additional offices.

**Q: How will service be affected at the Arvada location?**

**A:** It won't; we will make every effort to minimize service interruptions, and will be open during construction.

**Q: Will the drive-thru or ATM be impacted?**

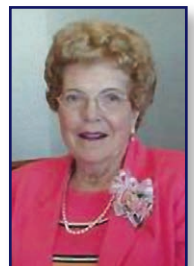
**A:** No. Renovations will not impact drive-thru lanes or the ATMs. Members can continue to perform transactions using these services throughout the renovations.



## In Remembrance...

On behalf of the Credit Union, we would like to take a moment and honor member, **Betty "Jean" Woodis** who passed away in October at age 89. Jean had been a member since 1954 and was considered a founding member of the Credit Union. She also served on the Board of Directors for many years.

*May her soul rest in peace; may her memory be eternal.*



# Happy New Year!

## Celebrate with an Auto Loan Rate of

# 2.49% APR\*

~ LIMITED TIME ONLY ~

As an additional "Thank You" for bringing your auto loan to the Credit Union, receive **\$400** deposited into your savings account when you purchase a vehicle through Enterprise Car Sales.<sup>1</sup>

Call: 303.424.5037 Click: [www.nufcu.com](http://www.nufcu.com) or Come by one of our convenient locations today!




Disclosure  
 \*APR (Annual Percentage Rate). The Annual Percentage Rate is the advertised rate. Borrowers credit score must be 680 and above to receive the 2.49% interest rate. Terms not to exceed 60 months; debt to income ratio not to exceed 45%; Loan to value not to exceed 125% of NADA value. Offer not valid for existing Credit Union loans, or refinances of recreational vehicles or vehicles used for business purposes; some vehicles may not apply based on age or condition; not valid on indirect loans.  
<sup>1</sup>Northwest United Federal Credit Union will deposit \$400 to your NUFU savings account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. Cannot be combined with other offers. Offer only good on Enterprise Car Sales Vehicles January 1 – 31, 2016.



## CURRENT RATES

Effective Date: January 1, 2016

### 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 01/01/2016.**

### 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	0.150%	0.150%
\$5000-\$19,999	0.200%	0.200%
\$20,000-\$49,999	0.250%	0.250%
\$50,000+	0.300%	0.300%
<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	1.000%	1.000%
48-59 months	1.450%	1.460%
60-months	1.750%	1.760%

\*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 01/01/2016.**



**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**